Vol. 8, No. 5
September/October 1999
$9.00

Fax inside Heartland

Intellectual Ammunition

a publication of The Heartland Institute

Potshots

When politicians say "I'm in politics," it may or may not be possible to trust them, but when they say "I'm in public service," you know you should flee.

—PEGGY NOONAN

Firearms stand next in importance to the Constitution itself. They are the American people's liberty teeth and keystone under independence. From the hour the pilgrims landed, to the present day, events, occurrences, and tendencies prove that to ensure peace, security, and happiness, the rifle and pistol are equally indispensable. The very atmosphere of firearms everywhere restrains evil interference; they deserve a place of honor with all that is good.

—GEORGE WASHINGTON

At the evening service tonight, the sermon topic will be "What is Hell?" Come early and listen to our choir practice.

—*Church bulletin*

A protectionist is someone who believes in capitalism, except when it's practiced by foreigners.

—*Wall Street Journal* editorial

Members of Congress, in their zeal to make life better for us all, invariably find ways to consume every last farthing. The only reason we have a surplus today is that politicians didn't expect it.

—Syndicated columnist TONY SNOW

School Vouchers to Save the City

by Doug Munro

The question of how to save the cities has dogged the left since the 1960s. Cities are in trouble, as even the most optimistic urbanite can see. Yet, virtually limitless funneling of public money has made no difference. The exodus continues.

It continues because no government program can address residents' fundamental fears about city living: their own personal safety and the well-being of their children, literally and educationally.

The lifeblood of any city is its middle and working classes. Unable to afford the private schools that make urban living tolerable for the wealthy, the middle and working classes must be given access to good schools at public expense. The simplest way to achieve this is to allow them to choose their own. If they are not given this access, they will leave. They do leave. Baltimore City, for example, loses over 1,000 people a month, net. Its 1998 population was smaller than its 1920 population—645,593 now compared with 733,826 then.

Denis P. Doyle, a well-known education expert, has posited that the only way to prevent the continued deterioration of Baltimore's—or any other city's—urban core would be to allow regular folk to select their own schools. They will, suggested Doyle, do this regardless. The only question is, how to manage it? Should we force them to choose by moving to the suburbs, as is currently the case? Or should we allow them to choose from a range of government and non-government schools within the city? This latter option would allow residents the freedom of choice they crave while retaining them as part of the tax base.

Survey Asks: Why Did You Leave?

If given school choice, would city residents stay? The Calvert Institute commissioned the well-respected Mason-Dixon Political/Media Research, Inc. to conduct a survey of 309 families who had fled Baltimore for the suburbs in 1996. It asked them why they left and what might have made them stay. It was the first survey of its kind in the country. The results were instructive. We may with some safety assume that what goes for Baltimore goes for the rest of urban America.

Crime was cited as the No. 1 reason for leaving by 43 percent of the ex-Baltimoreans. Education was most important for 17 percent. None of the other reasons—taxes, corruption, pollution, and so on—made it out of the single digits. (Note that these responses were volunteered, not prompted from a menu.)

continued on page 3

In This Issue

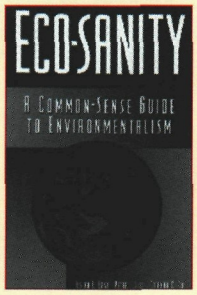
Crime	4	Regulation	11
Education	5	Taxes	12
Environment	6	Welfare	14
Health Care	7	Point of View	15,18
Law	8	Excerpt	16
Privatization	10	Contacts	20

ELECTRONIC REPRODUCTION PROHIBITED

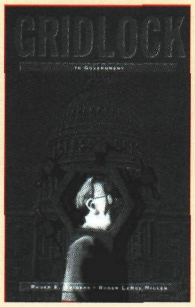
Publications available from The Heartland Institute

Just call 312/377-4000

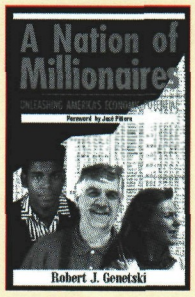
books



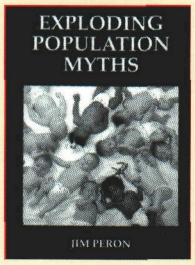
Eco-Sanity
$12.95 paperback
316 pages



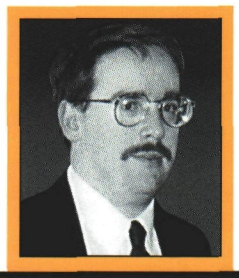
Gridlock in Government
$4.95 paperback
148 pages



A Nation of Millionaires
$8.95 paperback
168 pages



Exploding Population Myths
$4.95 paperback
80 pages



News from the Heartland

by John R. La Plante
Managing Editor

Vouchers rock.

That's the message parents gave to researchers who investigated the Cleveland Scholarship Program—the first in the country to offer state-funded scholarships for use at both secular and religious schools. As George Clowes explains in this issue's education column, parents who receive the scholarship funds are overwhelmingly positive about the program. They "are more likely to be 'very satisfied' with almost every aspect of the choice schools their children attend than are parents of students in the Cleveland public schools."

Unfortunately, advocates of this most promising reform have had to battle entrenched interests and defenders of the status quo all the way through the Ohio court system, until the Ohio Supreme Court ruled recently that the program does *not* violate constitutional provisions for the separation of church and state. On the day before the start of the new school year, however, a federal judge issued an injunction against the program, shutting it down temporarily. Such opposition to choice will ultimately hurt Cleveland, predicts Doug Munro, whose cover story calls school vouchers a boon for the cities, whose poor school systems often drive young families to the suburbs.

Crime columnist Morgan O. Reynolds praises U.S. Attorney General Janet Reno for recognizing that many factors have led to recent drops in crime rates. But according to Reynolds, Reno misunderstands the role of government in continuing this decline. The most effective role for government, says Reynolds, is to do a few things, and do them well: Enforce the law, and then get out of the way.

While not many people expect Washington to usher in a society of peace and prosperity, the federal government still gets credit as the place to turn to for environmental protection. Not so fast, says our environment columnist, Jonathan H. Adler. When it comes to protecting wetlands, the U.S. government is a latecomer, and too often it relies on unconstitutional regulatory approaches. Fortunately, the courts are beginning to recognize this fact. And not surprisingly, the proper thing to do—in this case, respect property rights—is also the most effective thing to do. Non-regulatory approaches are more effective, and less invasive.

This issue of *Intellectual Ammunition* also offers an excerpt of Heartland's latest policy study, "Extending Affordable Health Insurance to the Uninsurable." Private insurers are ill-equipped to serve the 2.5 million people with serious medical problems; 28 state governments play a positive role by chartering non-profit health insurance plans, or HIPs, for this population. Conrad F. Meier, a health policy advisor for Heartland, offers ways the remaining 22 states can best integrate a HIP into the private insurance market. These plans, Meier concludes, "are a targeted response to a specific problem: a government-sponsored program that really works, helps people, does so with a minimum of bureaucratic interference, and costs very little for everyone involved."

Other columns address "comparable worth," Medicare HMOs, the CFTC's attack on free speech, airport privatization, and federal taxes. David Mulhausen makes his first appearance in these pages as a co-author with Robert Rector, the respected expert on welfare. Guest columnists Stephen A. Moses and Eric Montarti report on long-term care insurance and tax increment financing, respectively.

Dan Miller, who previously wrote in this space as Heartland's publisher, has left to assume duties as the business editor of the *Chicago Sun-Times*. We wish him well.

Intellectual Ammunition (ISSN 1077-8861) is published bimonthly by The Heartland Institute, a nonprofit, nonpartisan research and education organization. Nothing in *Intellectual Ammunition* should be construed as necessarily reflecting the views of The Heartland Institute or as an attempt to aid or hinder the passage of any legislation. Reprint permission is granted, provided sufficient credit is given to The Heartland Institute. Annual subscription with Heartland membership $49.00; single issue $9.00. POSTMASTER: Send address changes to The Heartland Institute, 19 South LaSalle, Suite 903, Chicago, IL 60603; telephone 312/377-4000, fax 312/377-5000.

President: Joseph L. Bast ❖ **Publisher:** Nikki Saret

Editor: Diane Carol Bast ❖ **Art Director:** Kevin M. Fitzgerald ❖ **Managing Editor:** John R. La Plante

Contributing Editors: *Crime* Morgan Reynolds, National Center for Policy Analysis; *Education* George Clowes, The Heartland Institute; *Environment* Jonathan H. Adler, Competitive Enterprise Institute; *Health Care* Twila Brase, Citizens' Council on Health Care; *Law* John E. Kramer, Institute for Justice; *Privatization* Adrian T. Moore, Reason Foundation; *Regulation* Murray Weidenbaum, Center for the Study of American Business; *Taxes* Bill Ahern, Tax Foundation; *Welfare* Robert Rector, The Heritage Foundation.

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

continued from page 1

Then the sample was divided into two categories, each coincidentally comprising about half the total—those with school-aged children and those with no children in school. Among those with no children, crime remained the overwhelming concern. But among those with children in school, a very different picture emerged. Baltimore's bad schools now shot up in importance. Among parents of school children, education was cited as the number one reason for leaving by 31.4 percent; it was cited as the number one, two, or three reason by 50.3 percent.

Should we force the middle and working classes to choose by moving to the suburbs, as is currently the case? Or should we allow them to choose from a range of government and non-government schools within the city?

All respondents were asked what they thought of the Baltimore City public schools overall. Only 36 people of 309 reported they were "very satisfied" or "somewhat satisfied" with the city public schools. A follow-up question revealed that, in particular, no fewer than 80 percent of black respondents were unhappy with the public schools their own children had actually attended while still in the city.

Would Choice Have Changed Your Mind?

To the respondents with children, the Institute asked an explicit question about school choice. Would they favor a choice plan including tax dollars for religious or private schools? Two-thirds favored full school choice. All demographic categories were in favor: men, 70 percent; women, 61 percent; whites, 55 percent; and blacks, an astounding 92 percent.

Finally, the survey asked respondents with school-aged children if they might have stayed in the city had they been given access to school choice and vouchers. Twenty-six percent said they would have given very serious thought to staying, with another 25 percent saying "maybe." That is 51 percent, a majority, that might have stayed had vouchers been available (representing a quarter of the total sample of 309).

A closer look revealed that most white respondents with children would have left, with or without vouchers, though a very sizable minority of 44 percent did not rule out staying in the city. Extrapolating from what is known about the total number of families leaving for the suburbs every year, we calculate that if vouchers were available, up to 3,000 white families might stay in the city every year.

Again, however, it was among African-Americans with children where the most interesting answers were found. A solid 49 percent said they definitely would have considered staying, with another 20 percent prepared to think about it. That is almost 70 percent, perhaps 1,600 black families—role models Baltimore can ill afford to lose.

Combined, up to 4,600 families might be induced to stay in Baltimore annually if parental choice were implemented. Assuming that the average family in Baltimore pays annual property taxes of about $2,000, if even one-fourth of the 4,600 actually were to stay in the city as a result of school choice, that would be $2.3 million extra revenue. If all of them stayed, this would represent $9.2 million for the city coffers, hardly a figure to be sniffed at. And that is before factoring in local income and other taxation. The only question is, can Baltimore afford *not* to implement school choice?

Demand Would Encourage New Supply

As opponents of choice never tire of pointing out, there are not enough non-government schools available to accommodate all current public school students. In Baltimore, there are immediately available some 2,000 extra seats in the Catholic school system that could be used but, admittedly, this would barely dent the problem. No matter. There is another, entirely overlooked source of space for new, voucher-funded private institutions.

Baltimore has too many public schools for its population. Utilization of existing facilities is currently only 72 percent. By 2005, it will be under two-thirds, according to the school system's own figures. There are, in other words, seats, classrooms, and buildings that could be used by education entrepreneurs if demand were unleashed by vouchers. It is for exactly this reason that the National Education Association "believes that closed public school buildings should be sold or leased only to those organizations that do not provide direct educational services to students and/or are not in direct competition with public schools."

Today, even unsubsidized, many of the poor are prepared to work two or three jobs to get together the cash to afford private school tuition. There is every reason to suppose that, if more people could afford non-government schools, more would use them. In turn, more private schools would emerge to meet the need.

Up to 4,600 families might be induced to stay in Baltimore annually if parental choice were implemented. This would represent $9.2 million for city coffers.

When food stamps were introduced, the country did not first ask if enough supermarkets existed to handle the demand. It was rightly assumed that vendors would set up shop as the market required. So too with education. The facilities are there; so is the will. If those of modest means were given small vouchers, the circle would be complete.

The results of the Calvert Institute's survey suggest an inexpensive and relatively simple solution, at least in part, to the otherwise intractable problem of America's hemorrhaging cities. It would be foolish to ignore this path.

Doug Munro is president of the Baltimore-based Calvert Institute. To obtain a copy of the Institute's two-volume study on Baltimore schools, write 2604 Sisson Street, 3rd Floor, Baltimore, MD 21211; phone 410/662-7252; e-mail calvert@attach.net; Web www.calvertinstitute.org.

Intellectual Ammunition September/October 1999 © The Heartland Institute

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

Crime

Morgan Reynolds

Morgan O. Reynolds is director of the Criminal Justice Center at the National Center for Policy Analysis.

Liberals Got it Wrong on Crime

Attorney General Janet Reno recently said, "There's no one reason as to why crime has fallen in recent years. It's a combination of factors." She included in those factors more police officers and prosecutions, tougher sentencing, better prevention programs, and a healthy economy.

The AG got something right for a change. The murder rate fell to 6.3 per 100,000 residents last year, down nearly 40 percent from 1991. As a result, 9,000 fewer Americans were murdered last year. Overall, violent crime fell 7 percent last year—to the lowest level since the Justice Department began interviewing households 26 years ago. Property crime—defined as burglary, car theft, and household theft—fell even more (12 percent) and also hit a 26-year low.

Reno correctly asserts that a number of factors—both economic and criminal—account for the decline. What she didn't say is that liberals have been wrong on these factors for years, and that we are just now overcoming some of the disastrous consequences of their errors.

Liberal economic policies beginning in the 1960s had a devastating impact on low-income neighborhoods. Minimum-wage laws priced many young men, and especially young blacks, out of jobs. That left them unemployed and more prone to commit crimes. Then liberal welfare policies kicked in with President Johnson's "War on Poverty," making poor Americans more irresponsible and more dependent on government.

Johnson's approach was a "war" all right, but in low-income neighborhoods, casualties mounted. Some African-Americans speak of a "white conspiracy" to keep them down. It's not a conspiracy but something far more dangerous: good intentions. As Ohio University economist Lowell Gallaway says, "If you deliberately set out to destroy the black community, you couldn't have done a much better job than the War on Poverty."

Punishment Pays

But liberals didn't stop there. They went soft on crime too. This made crime pay, because the criminal justice system became all too lenient.

Liberal elites came to believe that offenders shouldn't be punished for committing crimes. That view transformed the justice system from a tolerably efficient enforcement mechanism into a bewildering array of criminal privileges, exclusionary rules, reversals, and delays that made it increasingly expensive to arrest, prosecute, and punish the guilty.

As a result, the number of serious crimes reported to the police nearly tripled between 1960 and 1970—rising from 1 million to 2.9 million—while the number of criminals sent to prison for serious crimes of violence and burglary actually fell, from 40,000 to 37,000. The chance of imprisonment for committing a serious crime nearly collapsed, plunging from 3.6 per 100 serious crimes in 1960 to only 1.3 per 100 in 1970. The system became a joke . . . but law-abiding citizens weren't laughing. As economist Adam Smith wrote 240 years ago, "Mercy to the guilty is cruelty to the innocent."

> *A number of factors—both economic and criminal—account for the decline in crime. Liberals have been wrong on these factors for years.*

Progress has been made in the 1990s in restoring the credibility of the criminal justice system. The number of prisoners doubled over the last decade and now approaches 2 million inmates in jails and prisons across the land. The chance of imprisonment for a serious crime increased from 2.4 per 100 (in 1990) to 3.0 per 100 crimes in 1997, and the number of prison days actually served for each serious crime committed rose from 18 to 25 days. Crooks know the party's over.

And the Economy?

Since 1994 Congress has slowed government's growth, and thereby helped the economy to expand, and unemployment to fall. Just as important, Congress reformed welfare, ending a 61-year-old federal entitlement to income without work. Now many states have enjoyed declines in caseloads of 40 percent and more.

Lots of jobs help too. Recent research by economists at UCLA and James Madison University shows that a tight labor market reduces crime. In fact, a 10 percent increase in unskilled market wages seems to reduce crime by as much as 6 percent.

As Reno says, there is no one reason crime has fallen, but restoring fear of the criminal justice system has been the biggest single reason. Criminals cannot commit crimes when they're locked up.

We've made progress on crime in this decade. The 1990s offer testimony that the path to peace and prosperity lies in vigorous protection of life and property from predators, combined with free-market economics.

PFax™

Available on *PolicyFax*

Twenty-One Steps Public Officials Can Take to Support Their Local Police

Police can control crime—if given solid personnel management and a clear mission. (Allegheny Institute, May 1999, 38pp.)

Call 312/377-3000

Request three documents **#1360401** (part 1, 17pp.), **#1360402** (part 2, 10pp.), **#1360403** (part 3, 11pp.)

Intellectual Ammunition September/October 1999 © The Heartland Institute

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

Education

George Clowes

George Clowes is managing editor of *School Reform News*, a monthly newspaper published by The Heartland Institute.

Voucher Program Satisfies Parents

Low-income parents in Cleveland who use publicly funded vouchers to send their children to private schools are more satisfied with key aspects of their child's educational environment—such as academic quality, school safety, and discipline—than are parents of students in Cleveland public schools, according to a new survey.

The survey results are reported in a June 1999 study from Harvard University's Program on Education Policy and Governance (PEPG). The study, "An Evaluation of the Cleveland Voucher Program After Two Years," was written by PEPG Director Paul E. Peterson of Harvard University, William G. Howell of Stanford University, and Jay P. Greene of the University of Texas at Austin.

> *Parents of voucher recipients are more likely to be "very satisfied" with almost every aspect of the choice schools their children attend than are parents of students in the Cleveland public schools.*

According to the researchers, parents of voucher recipients are more likely to be "very satisfied" with almost every aspect of the choice schools their children attend than are parents of students in the Cleveland public schools. The most satisfied parents were those with students in Catholic schools, closely followed by parents of students in the two new Hope schools.

The Hope schools were established three years ago when students with vouchers could not find seats at private schools in Cleveland. Between the fall of 1996 and the spring of 1998, students at these schools showed gains of 7 percentile points in reading and 15 percentile points in math. Those gains were achieved in the first year that students attended the Hope schools.

Only a tiny fraction of the parents new to choice schools reported that their child had been expelled from their private school. Choice critics often claim that private schools achieve better discipline and better academic results simply by selecting the best students and expelling low-performing students.

Choice critics also charge that choice programs benefit the better-off at the expense of the poor, but the survey shows that voucher recipients were more likely to be economically disadvantaged than the average public school family. Voucher families had lower incomes and were more likely to have only one parent in the home. While roughly one-third (36.3 percent) of the control group of parents from Cleveland public schools earned less than $15,000 a year, almost half (49.9 percent) of voucher families earned less than $15,000 a year.

Key Findings

More Satisfied Parents: Nearly half of the parents with students in choice schools reported being "very satisfied" with the academic program of their child's school. By contrast, less than 30 percent of public school parents felt that way. Similarly, half of scholarship parents, but just over 30 percent of public school parents, were "very satisfied" with school safety. Half of the scholarship parents were "very satisfied" with school discipline, compared to only one-quarter of public school parents.

Fewer Disruptions: Parents of voucher recipients reported lower levels of disruption in their child's school. Only 12 percent of the parents of voucher recipients reported fighting as a problem at their child's school, versus 27 percent of public school parents. Twice as many public school parents as voucher parents (10 percent versus 5 percent) cited racial conflict as a problem at their child's school.

Same Level of Parental Involvement: Public school parents report levels of involvement in school activities and the education of their children at home just as high as the levels reported by parents of scholarship recipients.

Program Reauthorized After Court Case

Ohio lawmakers on June 24 approved an education budget that continues to fully fund the Cleveland Scholarship Program for the next two years. The plan was immediately challenged in court by the teacher unions and other choice opponents. On August 24—just 18 hours before school was to have been opened in Cleveland—a district court judge issued an injuction against the program. Some 4,000 students were left with no schools to attend.

In May, the Ohio Supreme Court had ruled that the scholarship program did not violate either the Establishment Clause of the United States Constitution or a similar clause in the Ohio Constitution. "Whatever link between government and religion is created by the school voucher program is indirect," the court ruled, "depending only on the genuinely independent and private choices of individual parents."

PFax™

Available on ***PolicyFax***

Simmons-Harris v. Goff
Cleveland's Children Scholarship Program is constitutional. (Ohio Supreme Court, 1999, 20pp.)

Call 312/-377-3000
Reauest two documents #**2184818** (10pp.) and #**2184819** (10pp.)

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

Environment

Jonathan H. Adler

Jonathan H. Adler is senior director of environmental policy at the Competitive Enterprise Institute in Washington, DC.

Out of the Wetland Swamp

The past few years have not been very good for wetland regulation. Landowners, sick and tired of asking federal bureaucrats for permission to alter property classified as "wetlands" by the U.S. Army Corps of Engineers, have started going to court—and winning.

Some landowners allege that wetland rules violate the Fifth Amendment's prohibition against the taking of property "for public use without just compensation." Where the federal government denies a landowner all, or nearly all, productive use of a plot of land, courts have started to award compensation.

Other landowners, such as Maryland developer James Wilson, challenge the Army Corps' jurisdiction over isolated wetlands. The Corps claims authority over wetlands through the federal government's power to regulate interstate commerce. Isolated wetlands, not connected to any navigable waterway, are too far removed from interstate commerce for the Corps to regulate, Wilson argued. The U.S. Court of Appeals for the Fourth Circuit agreed. In another case, a federal appeals court struck down the so-called "Tulloch Rule" which prohibited dredging of wetlands.

Non-regulatory government programs and private conservation efforts appear to be a more cost-effective and less bureaucratic means of conserving wetlands.

This string of court victories for landowners has environmental activists and regulators concerned. Environmentalists fear that limiting federal regulatory authority over wetlands will lead to environmental ruin. Federal regulation, they argue, is necessary because state efforts and private initiatives are insufficient to safeguard environmental values. Competitive pressures will trigger a "race to the bottom," preventing states from enacting costly wetland protection programs. Only proscriptive land-use controls, it is argued, are capable of conserving wetlands. That view seems plausible, but it is wrong.

The race-to-the-bottom theory is contradicted by the empirical evidence. Not only did many states enact wetland protections before the Army Corps—forced by a court order—stepped in, but states and private groups remain on the cutting-edge of conservation. Taken together, state programs, non-regulatory federal programs, and private conservation efforts appear quite capable of filling the gap.

The federal government is a latecomer to wetlands protection. Wetlands were once considered pest-infested swamps, and the federal government actually subsidized their destruction through the first part of this century. Federal regulation of wetlands did not begin until 1975.

By that time, however, many states had been regulating wetlands for years—some for over a decade. Every coastal state save Texas had enacted coastal wetland protections of some kind, and 11 more states had enacted statutes to protect freshwater wetlands as well. Congress did not get around to rubber-stamping the expansion of the Corps' authority until 1977, and even then it stopped short of explicitly authorizing federal regulation of wetlands. Indeed, as of this writing, Congress has *never* given the Corps such direct instruction.

Non-Regulatory Approaches Needed

Land-use regulations are clearly the most conspicuous type of wetland protection program. They generate controversy and spawn litigation, irrespective of whether they actually achieve their stated goals. Often overlooked are the various non-regulatory government programs and private conservation efforts that seek to work *with* landowners rather than against them. Such programs appear to be a more cost-effective and less bureaucratic means of conserving wetlands.

At the federal level, the North American Waterfowl Management Plan, Partners for Wildlife, and the Wetland Reserve Program fund the voluntary restoration and conservation of wetlands on private land. Typically, these programs cover the costs of restoration and the purchase of an easement to ensure that the restored wetlands are protected. These three programs alone restored an estimated 160,000-plus acres of wetlands per year from 1992 through 1996, at the relatively low cost of $1,000 per acre or less.

Several states have non-regulatory conservation programs of their own. More significantly, private conservation organizations, such as Ducks Unlimited, Delta Waterfowl, Chesapeake Wildlife Heritage, and others, have been funding wetland conservation and creation for decades. Ducks Unlimited itself restored or enhanced over 50,000 acres of wetlands in 1994 alone.

Recent court decisions have scaled back federal wetland regulation. Rather than seeking more federal rules, those concerned about wetland conservation should take an alternate course, and place greater reliance on state and private efforts.

PFax™

Available on ***PolicyFax***

Wetlands Overview:
Problems with Acreage Data Persist
Has the amount of wetlands increased or decreased? The federal government has a hard time keeping track. (General Accounting Office, July 1998, 16pp.)

Call 312/377-3000
Request document #**2390301**

Intellectual Ammunition September/October 1999 © The Heartland Institute

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

Health Care

Twila Brase, RN, PHN

Public health nurse
Twila Brase is president of
Citizens' Council on Health Care.

HMOs Playing Hardball with Congress

Since 1998, HMOs have been dropping Medicare recipients, citing unprofitable operations and poor reimbursement rates from the federal government. Their strategy is simple: demand money, cut enrollment, and refuse to budge. Unless they receive higher payments, HMOs will not participate fully in Medicare.

This is not all bad. Those patients fully aware of managed care's poor history of providing care should classify the chance to separate HMOs from taxpayer dollars as a victory. For their own health and peace of mind, they never signed up for a Medicare HMO, and they never will.

For those counting on the HMO and its prescription coverage, however, being dropped with little notice can be frightening. They didn't budget for the costs of Medigap coverage, deductibles, and co-payments required in traditional Medicare.

HMOs as a Way Out of Medicare

HMOs have repeatedly used their enormous strength to force doctors to accept inadequate payments for health care services. Now, Congress has decided to chip away at *their* bottom line by limiting payments. Unlike the doctors who rely on HMOs for access to patients, HMOs hold a powerful position: Congress has long planned on HMOs for control of the Medicare budget.

Today, only 15 percent, or 5.85 million, of Medicare's 37.5 million enrollees are in Medicare HMOs, but Congress wants to change that. Enrolling all Medicare participants into HMOs is the goal.

One way to encourage more people to sign up for Medicare HMOs is to raise the co-payment requirements of traditional Medicare. But a survey of 2,000 adults, sponsored by the Kaiser Foundation and the Harvard School of Public Health, found only 38 percent of respondents agreeable to that idea.

HMO patients dangle helplessly as the battle rages between Congress, the Health Care Financing Administration (which runs Medicare), and the HMOs. According to the American College of Physicians, 96 of the country's 347 Medicare HMOs have already dropped the Medicare program. The result? Some 450,000 enrollees were affected in 1998; as many as 250,000 may be hit next year.

HMOs complain about the capitated federal payments for sparsely populated rural areas. Since HMOs receive a set amount of money per enrollee per month regardless of care given, there are sometimes not enough healthy enrollees to compensate for costs. HMOs tend to attract a sicker population, and without a population of healthy Medicare members who never require their monthly allotment, HMOs say they cannot make a profit.

But the public sheds no tears for the budgetary trials of HMOs. HMOs have historically spent countless patient dollars looking for reasons to deny care and force sick patients into litigation, all while paying high executive salaries. Capitation provides an additional incentive for poor service—the more care an HMO can withhold, the more money it keeps.

Congress envisioned none of these troubles back in 1973 when it passed the HMO Act. The whole idea was to fund the advancement of managed care so Congress could eventually place all government enrollees into HMOs, limit federal budget exposure, and get out of the health care reimbursement business. They planned to place seniors into HMOs, pay the HMOs a set price, and let HMOs ration care accordingly.

HMOs had another vision, and they were clearly the better strategists. They took the federal dollars distributed through the Act, built huge corporations, eliminated much of the competition, and placed themselves in a powerful negotiating position with Congress and the pressured Medicare budget.

As ashamed as HMO executives should be, only Congress can take responsibility for this debacle. Without the advance of taxpayer dollars, HMOs would still be an unwelcome idea. Instead, HMOs have both feet firmly planted before a desperate Congress that has run out of fresh ideas.

Congress has long planned on HMOs for control of the Medicare budget. They planned to place seniors into HMOs, pay the HMOs a set price, and let the HMOs ration care accordingly.

Congress could solve this problem if it looked beyond those who fill the campaign coffers. First, members could simply say no to the demands of HMOs. Then they could open Medical Savings Accounts to senior citizens, give everyone a tax incentive to purchase their own insurance throughout their lifetime, make plans to dissolve Medicare's managers, and tell HMOs to sink or swim on their own.

Most of the public neither wants nor trusts HMOs, and those who do often change their mind at the first sign of illness. Members of Congress can develop constituent-friendly, economically healthy non-HMO solutions for Medicare if they want to. Generations to come depend upon it.

PFax™

Available on ***PolicyFax***

Getting Beyond the Managed Care Backlash
How did HMOs get to be such a problem? Where do we go from here? (*Regulation*, 1998, 8pp.)

Call 312/377-3000
Request document #**3252110**

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

Law

Vanessa Countryman

Vanessa Countryman is a research associate at the Institute for Justice.

Feds Should Leave Web Publishers Alone

Stephen Breise, a successful Internet and software publisher of opinions and commentary on commodity trading, thought his right to free speech was beyond question. The Commodity Futures Trading Commission (CFTC), however, told him: "Think again."

With a wave of its regulatory wand, the CFTC sought to license Breise, thereby putting his livelihood as a publisher—and anyone else offering a similar service—under its discretion. The CFTC demanded that Breise register as a commodity trading advisor if he wanted to run an Internet site, create software, or even publish a traditional newsletter about commodities.

The agency also sought to have him fingerprinted, subject to on-demand audits, and responsible for handing over to the government the name of everyone with whom he shared commodity opinions. The penalty for not complying: a $500,000 fine and up to five years in jail.

Faced with this licensing requirement, Breise fought for the life of his business, and his freedom of speech. He and seven others filed suit against the CFTC, charging that the agency's regulations unjustifiably chilled their free expression. Breise's Web site, BullishReview.com, reviews and interprets information that is already available on the CFTC's own Web site. He also developed a software program, Cross-Current, that analyzes futures markets.

Despite consumer interest, the CFTC's regulations forced Breise to stop selling Cross-Current, and all other software. He even contemplated abandoning the commodities markets altogether and publishing on a totally different subject. Breise was willing to supply information that the public found useful, but the CFTC stood in the way, obstructing the free exchange of information, and stifling speech.

The Value of Free Exchange

The Internet enjoys burgeoning growth not only because it is largely unregulated, but because it provides individuals with access to vast amounts of information that they may then synthesize and use as they see fit. Rather than having to rely on traditional trade guilds for information about commodities or real estate or law, Net surfers may turn to Web publishers who enable people to make their own, independent judgements. A licensing requirement, such as the one called for by the CFTC, limits this exchange of information, hurting both the publisher and the public.

Breise argued in court that he is a publisher, not a "trading professional" subject to government licensing, as the CFTC argued. He has no information about the particulars of the users of his Web site, and he does not personally handle their money. The CFTC had refused to differentiate in its licensing requirements between those who offer personalized advice, tailored to a particular investor's needs, and those like Breise, who merely proffer general advice, available in identical form to all who use the Web site, newsletter, or software.

The U.S. District Court for the District of Columbia recently agreed with Breise and deemed the CFTC's regulation, when applied to publishers, unconstitutional. As Judge Richardo Urbina wrote in his opinion, "The CFTC seeks to associate the plaintiff's speech with the commodity trading advice profession so as to bring the speech within its official control." Judge Urbina struck down the CFTC's regulation, declaring that ". . . the registration requirement . . . runs afoul of the First Amendment of the United States Constitution."

The Internet enjoys burgeoning growth not only because it is largely unregulated, but because it provides individuals with access to vast amounts of information.

By refusing to draw the distinction between a publisher of general information and a professional advisor, the CFTC ignored a constitutionally recognized right: the right to publish freely thoughts and opinions, regardless of the medium. The First Amendment not only protects the publisher's right to publish, but it also allows others to have access to information, thereby allowing a free exchange of thought.

If permitted to impose its draconian requirements, the CFTC would set a dangerous precedent. The agency assumes that the public is incapable of judging the worth of information, so it insists upon controlling Breise and his publications.

The CFTC has appealed the district court's decision. By doing so, it ignores the First Amendment and threatens one of our most cherished rights. We can only hope that the U.S. Court of Appeals for the District of Columbia will affirm the lower court's ruling and demand that the CFTC leave Breise, the Net, and our Constitution alone.

PFax™

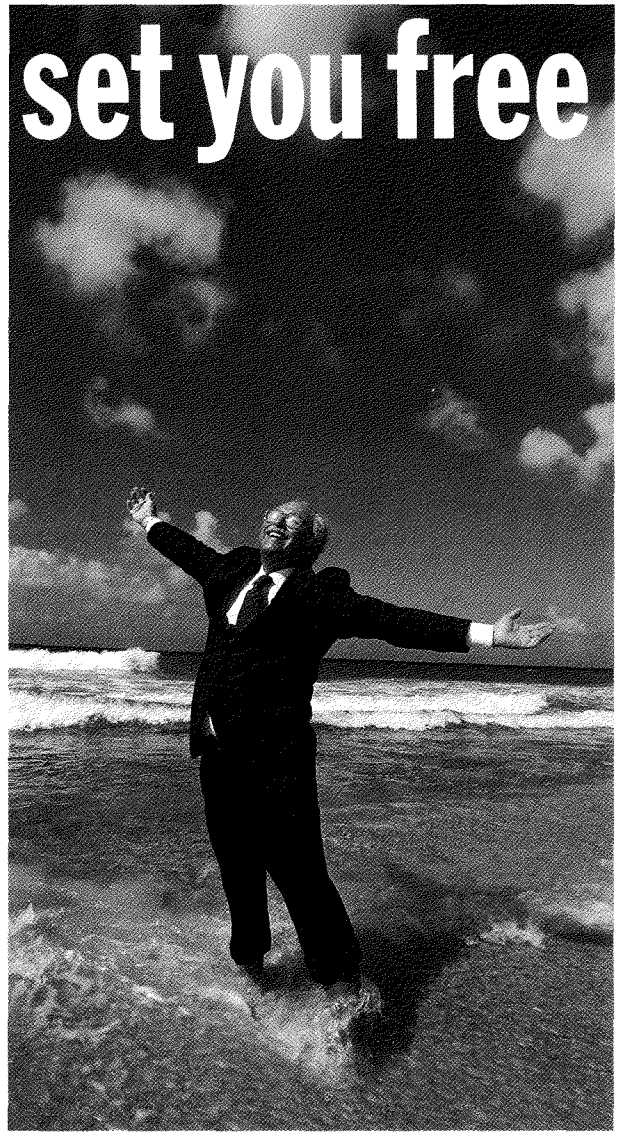
Available on *PolicyFax*

The Case for a Free Market in Legal Services
Only licensed individuals can practice law. This does not protect consumers. (Cato Institute, October 1998, 47pp.)

Call 312/377-3000
Request three documents **#4800416** (part 1, 15pp.), **#4800417** (part 2, 15pp.), and **#4800418** (part 3, 17pp.)

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

The truth will set you free



There's something downright invigorating about knowing the truth. No unanswered questions. No cynicism or self-serving misinformation from clever folks in expensive suits. Just the certainty that no matter what happens you will be well-informed and ready to meet the world.

Does that sound good to you?

If so, we'd like to send you 4 Free Issues of *The Washington Times National Weekly Edition*, the only nationally circulated newspaper in the country with the courage and conviction to cover the news honestly.

Every week, we'll bring you a fresh, honest, unbiased look at the people and events that shape the news in Washington D.C. and around the world. No spin. No hidden agenda. Just vigorous, unapologetic journalism and clean, crisp writing.

Isn't it about time you embraced the truth?

The Washington Times
A flood of testimony engulfs the president
Depositions depict sex addict
Breaking the 'code'
Congress threatens legal team
New York City adopts uniforms for its public schools

Try It FREE!

No Risk . . .No Cost . . .No Obligation!

Name _____

Address _____

City _____

State _____ Zip _____

Credit Card # _____ Exp. Date _____

Signature _____ Phone _____

Call 1-800-363-9118. (Mention express code: 1954)

Call today or mail in the coupon and order 4 weeks of The Washington Times National Weekly Edition free of charge! If you like it, you'll receive 48 more issues, for a total of 52, and pay only $59.95. If you decide not to subscribe, simply write "cancel" on your invoice and owe nothing at all. The 4 sample copies will be yours to keep!

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

Privatization

Robert Poole & Adrian Moore

Robert Poole is director of transportation policy and Adrian Moore is director of economic studies for the Reason Public Policy Institute.

U.S. Airport Privatization Slowly Takes Off

On January 25, New York State submitted to the FAA its final application to privatize Stewart Airport. The application details the terms of the 99-year lease with National Express Group, the U.K. airport, rail, and bus operator that won the bidding for Stewart last spring.

Under the agreement, the initial $35 million payment and future lease payments will be used partly for improvements at Stewart, an airport in the Hudson Valley; partly for similar improvements at state-owned Republic Airport, on Long Island; and partly to reimburse the state for previous expenditures at Stewart.

Worldwide, more than 60 airports have been privatized in the 1990s, but the pace has been slow here in the United States. The principal obstacle has been resistance by incumbent airlines.

Joseph Boardman, commissioner of the New York Department of Transportation, announced the benefits: "Privatizing Stewart Airport will allow the airport to realize its full potential by utilizing private sector expertise and capital as a means of improving the airport's performance as well as improving the state's transportation infrastructure."

The same could be said of many airports across the nation. Worldwide, more than 60 airports have been privatized in the 1990s, but the pace has been slow here in the United States. At a recent hearing of the House Aviation Subcommittee, Congressman John Duncan (R-Tennessee) noted that despite extensive airport privatization overseas, only two applicants have thus far appeared for the Airport Privatization Pilot Program since its inception in 1996.

David Sumoi of BAA USA, a major airport operator, told legislators that the principal obstacle has been resistance by incumbent airlines, who use their veto power to stop the use of lease proceeds to expand airports. The Reason Public Policy Institute has urged that this approval requirement be removed.

John Buttarazzi, head of New York State's privatization agency, urged that the program be changed to permit outright sale (as opposed to leasing) of airline-service airports.

Adding more heat to the discussion of airport privatization is a policy study from The Heritage Foundation. Analyst Ronald Utt made use of sales data from the nearly 100 foreign airports that have been sold or long-term leased over the past decade to estimate the possible market value of the top 70 U.S. airports. Using three different rules of thumb, Utt produced estimates ranging from $41 billion to $95 billion for these 70 airports. As an example, Phoenix Sky Harbor was estimated to be worth $1.1 billion under the most conservative procedure, and as much as $2.5 billion under the most liberal approach.

San Diego, West Hartford Next

The second airport in the pilot program, after Stewart, will be San Diego's Brown Field. Developer Joseph Piscitell of Diversified Asset Management Group told the subcommittee that entrepreneurial developers can add significant value to overlooked airports such as Brown Field, which his consortium plans to turn into a major air-cargo airport. Entrepreneurs seeking profit are able and willing to take risks that airport authorities cannot take, he said.

The only other state-run airport being considered for privatization under the pilot program is Connecticut's Bradley Field in West Hartford. A feasibility study completed last fall concluded that privatization could improve the airport's performance. Last December, consultant Doreen Frasca of Frasca Associates concluded that private management could make Bradley more competitive with T. F. Green Airport in Providence, Logan Airport in Boston, and La Guardia Airport in New York City. In March, the state issued a request for proposals (RFP) asking commercial airport management companies to identify possible improvements to Bradley.

Niagara Falls International Airport, a locally run facility, has issued an RFP for a 99-year lease under the pilot program. New Orleans and Kansas City are considering some form of privatization of existing facilities; Orange County is considering privatization to build facilities on a former military base.

So far, efforts to privatize have been most successful at smaller airports. In June, COMARCO Airport Services took over the operations of Altoona-Blair County Airport in Pennsylvania on a five-year basis. The airport has scheduled service by USAir Express as well as charter and general aviation operations. Altoona is COMARCO's twelfth airport, making it the largest U.S. operator of general aviation airports.

PFax™

Available on *PolicyFax*

Passenger-Friendly Airports
Privatized airports not only save taxpayer money, they provide better service. (Reason Public Policy Institute, March 1999, 30pp.)

Call 312/377-3000
Request two documents **#8104411** (part 1, 15pp.) and **#8104412** (part 2, 15pp.)

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

Regulation

Murray Weidenbaum

Murray Weidenbaum is chairman of the Center for the Study of American Business.

The Case against Another Round of Workplace Regulation

The battle against over-regulation, sadly, seems to be never-ending.

Proponents of more government regulation in the workplace have launched a new effort under euphemistic labels of Paycheck Fairness, Fair Pay, and Equal Pay. It's hard to oppose Paycheck Fairness, but not impossible—especially when you examine the details.

Congress and state legislatures are being urged to advance "paycheck fairness" by adopting the specific concept of "comparable worth" in setting pay scales. It's a bad idea.

The case for comparable worth is based on a striking but misleading statistical comparison: on average, women are paid less than men. Women's median annual earnings were 74 percent of men's in 1997. It is tempting to conclude that this 26 percent gap is due almost entirely to discrimination.

> *Women aged 16 to 29 typically earn 92 percent of men's earnings. Women aged 27 to 33 who have no children now earn on average 98 percent of the wages of childless men of the same age. Some pay gap.*

However, numerous factors come into play in the determination of wages and salaries—and they are not always the same for men and women.

For example, on average, women have less work experience than men, because women are more likely to leave their jobs in connection with childbirth and child rearing. Moreover, many women favor occupations that minimize overtime and allow flexible work hours because of caring for children.

The Disappearing Gap

In recent years public policy and private actions have reduced if not removed workplace barriers to women. We would thus expect to find the pay differential between men and women becoming narrower in younger groups. This is what is happening.

In the youngest working groups, the pay gap has almost disappeared, especially for men and women of comparable education and experience. Women aged 16 to 29 typically earn 92 percent of men's earnings. Women aged 27 to 33 who have no children now earn on average 98 percent of the wages of childless men of the same age. Some pay gap.

Women have made substantial progress in fields requiring higher education. More women now receive college degrees than men. In 1970, 39 percent of psychologists were women; by 1998, it was 62 percent. In law, women's share increased from 5 percent to 29 percent; in public relations, from 27 percent to 66 percent.

Among entrepreneurs, women now start businesses at twice the rate of men. The number of women-owned businesses more than doubled between 1987 and 1997.

Comparable Worth: A Subjective Enterprise

Yet all this has not prevented advocates of more regulation from pushing legislation designed to eliminate the 26 percent wage "gap." The comparable worth approach attempts to do this by a process that focuses on determining the inherent "worth" of a job, with no reference to the marketplace.

Determining the "comparable worth" of two jobs turns out to be a subjective enterprise. When the neighboring states of Iowa and Minnesota attempted the task, Iowa ranked a secretary above a laundry worker, while Minnesota ranked the laundry worker higher. Minnesota rated a "data entry operator" higher than the other two jobs, and Iowa rated the data entry operator lower than the other two. Other states show comparable anomalies.

Ignoring Reality

The serious adverse effects of the "comparable worth" approach can be seen where it has been used most extensively: the public schools. In the typical case, a school district pays two teachers with a given amount of seniority and education the same, regardless of the subject taught. After all, is a chemistry instructor more "worthy" than a hygiene teacher? Perhaps not in the subjective world of comparable worth. But schools compete with other employers for would-be teachers, and the result of comparable worth is predictable: surpluses of gym teachers and chronic shortages of science teachers.

Advocates of "Paycheck Fairness" should be reminded of the obvious: Pay discrimination because of a person's sex is illegal. The progress that has been made in the workplace makes another round of government regulation unnecessary, if not counterproductive.

PolicyFax™

Available on *PolicyFax*

Women's Figures: The Economic Progress of Women in America

Are women victims in the marketplace? Hardly. Women do quite well in a free economy. (Independent Women's Forum, 1999, 3pp.)

Call 312/377-3000

Request document #**2294301**

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

Bill Ahern

Bill Ahern is communications director for the Tax Foundation.

Winners, Losers in Federal Spending

The federal tax burden falls much more heavily on some states than others, according to a Tax Foundation analysis of federal fiscal operations. Comparing the federal tax burden by state with an adjusted set of the Census Bureau's most recent data on federal spending by state (1998), economist Scott Moody ranked the states according to which got the best deal in 1998.

Taxpayers in New Mexico received the most from the give-and-take with Uncle Sam. Residents of that state received $1.94 in federal outlays for every $1.00 they paid in federal taxes. Other states with high federal spending-to-tax ratios include West Virginia ($1.69), Mississippi ($1.60), and Montana ($1.58).

If some states receive more than they send in, then naturally some states must be benefactors—those states where so much is collected in federal taxes that any federal largesse they receive is overwhelmed.

With a high federal tax burden per capita (136 percent of the national average) and the target of relatively little federal spending (93 percent of the national average), New Jersey has the lowest federal spending-to-tax ratio (0.68) and is therefore the nation's biggest loser from federal fiscal operations. New Jersey received only $0.68 in federal spending for every dollar its taxpayers sent to Washington. Other states with low federal spending-to-tax ratios in FY 1998 are Connecticut ($0.69), Nevada ($0.71), New Hampshire ($0.73), Minnesota ($0.75), and Illinois ($0.75).

A number of states saw their ratios rise or fall during the ten years between 1988 and 1998. West Virginia, already on the plus side in 1988, gained the most, as its ratio increased from $1.35 in 1988 to $1.69 in FY 1998. Other states that are now receiving much more back from their federal tax dollar compared with a decade ago are Kentucky, Maine, and Alaska.

Other states have not fared so well, including Utah, New Mexico, Mississippi, and Colorado. Of those, Utah saw the largest change, with its federal spending-to-tax ratio falling from $1.44 in FY 1988 to an even $1.00 in FY 1998. Both Colorado and Washington state moved from beneficiary of federal tax-and-spending priorities to net benefactor.

Rank	State	1988 federal expenditures per dollar of taxes	1998 federal expenditures per dollar of taxes
1	New Mexico	2.35	1.94
2	West Virginia	1.35	1.69
3	Mississippi	1.87	1.60
4	Montana	1.43	1.58
5	North Dakota	1.71	1.57
6	Hawaii	1.31	1.51
7	Virginia	1.63	1.51
8	Kentucky	1.15	1.46
9	Alaska	1.22	1.44
10	Alabama	1.39	1.41
11	Oklahoma	1.28	1.41
12	Maine	1.11	1.40
13	South Dakota	1.54	1.39
14	Arkansas	1.36	1.36
15	Maryland	1.24	1.34
16	Louisiana	1.22	1.30
17	South Carolina	1.24	1.25
18	Missouri	1.35	1.24
19	Idaho	1.40	1.19
20	Tennessee	1.13	1.19
21	Rhode Island	0.96	1.15
22	Iowa	1.19	1.11
23	Arizona	1.16	1.10
24	Pennsylvania	0.96	1.04
25	Wyoming	1.14	1.04
26	Vermont	0.87	1.04
27	Kansas	1.12	1.03
28	Florida	0.98	1.02
29	Nebraska	1.27	1.02
30	North Carolina	0.94	1.01
31	Utah	1.44	1.00
32	Georgia	0.94	0.98
33	Texas	0.95	0.95
34	Washington	1.10	0.94
35	Indiana	0.89	0.93
36	Ohio	0.97	0.93
37	Colorado	1.18	0.92
38	Oregon	0.98	0.92
39	California	0.91	0.89
40	Massachusetts	0.95	0.87
41	New York	0.81	0.85
42	Wisconsin	0.86	0.84
43	Delaware	0.84	0.82
44	Michigan	0.74	0.79
45	Minnesota	0.93	0.75
46	Illinois	0.72	0.75
47	New Hampshire	0.71	0.73
48	Nevada	0.82	0.71
49	Connecticut	0.79	0.69
50	New Jersey	0.62	0.68
	District of Columbia	5.50	6.25

Available on *PolicyFax*

Federal Tax Burdens and Expenditures by State
Federal tax burdens and spending by state in more detail. (Tax Foundation, July 1999, 8pp.)

Call 312/377-3000
Request document #**8037414**

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

Where do elected officials get the information they need?

The Heartland INSTITUTE

Since 1984, we've been delivering the best available research to the nation's 8,000 state and national elected officials. No one does it better. Call us at 312.377.4000 for more information.

The Heartland INSTITUTE

The Heartland Institute
19 South LaSalle, Suite 903
Chicago, Illinois 60603
www.heartland.org

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

Welfare

Robert Rector & David Muhlhausen

Robert Rector is a policy analyst and David Muhlhausen is a research assistant at The Heritage Foundation.

Long Term Trends in Child Welfare Dependence

In 1996, Congress reformed the deeply flawed Aid to Families with Dependent Children welfare program (AFDC), notorious for encouraging dependency and illegitimacy, by passing the Personal Responsibility and Work Opportunity Reconciliation Act.

The new law replaced AFDC with the Temporary Assistance for Needy Families program (TANF), which encourages work over dependence. This reform has led to rapid reductions in AFDC/TANF caseloads. Despite these improvements, however, the caseloads remain at high levels by historic standards. In the average month during 1998, 8.9 percent of all children in the U.S. were enrolled in and receiving benefits under the TANF program.

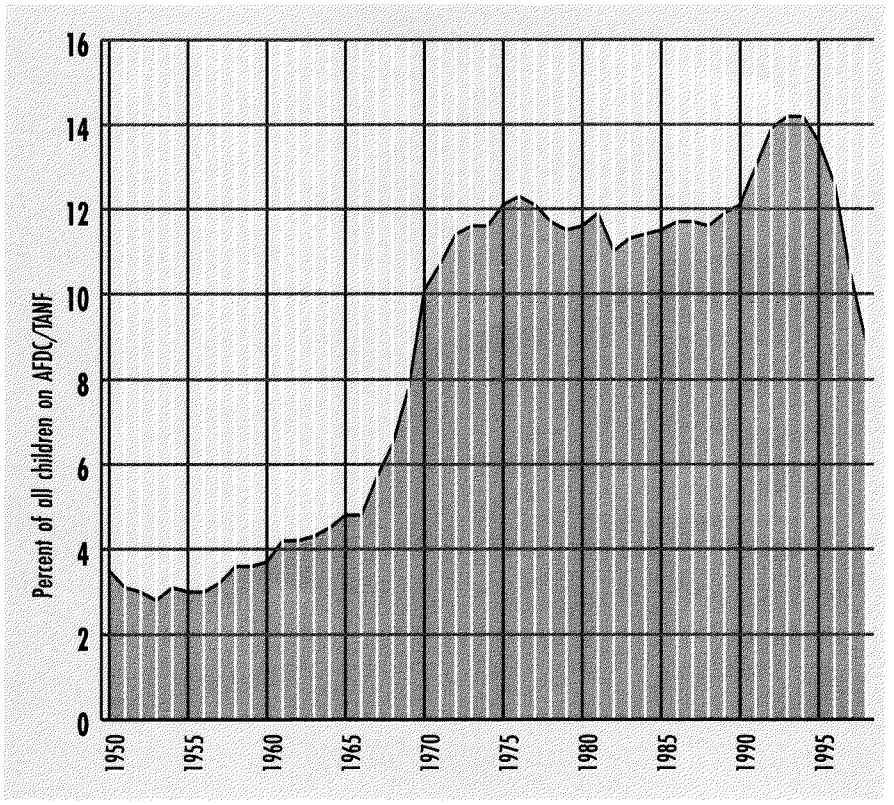
Prior to President Lyndon Johnson's War on Poverty, the percentage of all children on AFDC was typically around 3.0 percent, rising slightly to 4.5 percent by 1964. During this period, the bulk of dependent children belonged to widowed or divorced mothers. With the launching of the War on Poverty in 1965, the share of all children being raised in welfare-dependent families more than doubled within a few years, rising from 4.8 percent in 1965 to 10.1 percent in 1970. This period also saw a rapid rise in the number of never-married mothers receiving aid.

By the close of the 1970s, the percentage of children on AFDC was 11.5 percent, almost four times the average percentage of children on AFDC in the 1950s. During the 1980s, the percentage of all children on AFDC remained fairly stable. But in the early 1990s, the country experienced another rapid spike upward in dependence. By 1994, a record-high 14.2 percent of all children were receiving welfare assistance under the AFDC program. At its peak in 1994, the child dependency rate was nearly five times higher than the levels that prevailed in the 1950s prior to the War on Poverty.

With the implementation of state and federal welfare reforms after 1994, the percentage of children on welfare dropped sharply. Still, with a monthly average of 8.9 percent of children enrolled in TANF during 1998, the dependency rate remained some three times higher than the normal rates of the 1950s.

The present high level of child welfare dependence is a direct result of the weaknesses of work requirements in most states. Evidence from Wisconsin (the only state with a serious and comprehensive work-based welfare system) shows that a serious and universal work requirement will cut caseloads by 90 percent within a few years. The keys to a successful work system are:

- Require all recipients to participate in tightly supervised job search and community service work immediately upon enrollment in TANF. Continue this obligation without any interruption as long as the recipient is receiving aid.
- Promptly terminate the household's entire TANF check when the mother fails to perform required activities, but let the mother easily reenter the program whenever she is willing to meet her performance obligations.



PFax™

Available on *PolicyFax*

Individual Development Accounts
By giving welfare recipients matching funds—along with financial education—and rules for withdrawing those funds, IDAs develop healthy economic habits. (The Philanthropy Roundtable, January/February 1999, 4pp.)

Call 312/377-3000
Request document #**9200113**

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

The Scary Numbers of Long-Term Medical Care

by Stephen A. Moses

The financial woes of Social Security and, to a lesser extent, Medicare, are well known. But how long can *Medicaid*, which pays for over two-thirds of all nursing home patient days in the U.S., avoid bankruptcy?

Researchers predict that 9 percent of people over age 65 will spend five years or more in a nursing home. Nursing home care already averages $50,000 per year. If 70 million of today's 77 million baby boomers make it to age 65 and the researchers are right, then almost seven million of the boomers will spend at least five years in a nursing home—at a cost of $250,000 each, in today's dollars. That totes up to $1.75 trillion.

How long can public funds survive as the payer of last resort for long-term care? The United States spent $82.8 billion on nursing home care in 1997, and the Health Care Financing Administration estimates nursing home costs will rise to $148.3 billion by 2007. Medicaid and Medicare, two big public payers, contributed 59.9 percent of the total cost of nursing home care in 1997, up from 48.7 percent in 1985. And that number underestimates the taxpayer's tab; it does not include the indirect funding from Social Security benefits, which nursing home residents often use to make their required co-payments.

Public financing of long-term care is already showing terrible strains as it increasingly pays more of the bills. Medicare is cutting back on growth in nursing home and home health care spending. Medicaid is shrugging under the burden of financing long-term care and already has a dismal reputation for problems with access, quality, reimbursement, discrimination, and institutional bias. My guess is that Medicaid cannot survive much beyond the seniority of the baby boomers beginning in 2010.

While public spending has soared, out-of-pocket nursing home expenditures have fallen—from 44.3 percent of the total in 1985 to 31.1 percent in 1997. After you deduct the direct and indirect public contributions to nursing home care from the total expenses, very little remains to constitute a genuine out-of-pocket cost to individuals, who might otherwise feel a sense of urgency about the need for early long-term care planning.

With every benign intent, government has been sending a message to the public that long-term care is a risk that people can ignore. By increasing Medicaid's contribution to nursing home care rapidly; by allowing out-of-pocket nursing home payments to decline drastically; and by permitting Medicare long-term home health care expenditures to skyrocket uncontrollably, the government has anesthetized the public to the real financial risk of long-term care.

Consequently, most people do not plan ahead for predictable long-term care expenses. Private long-term care insurance, which allows people to spread this risk, has penetrated less than 10 percent of the senior market, and virtually none of the crucial baby-boomer market.

Medicaid estate planning—the practice of artificially impoverishing elderly people to qualify them for Medicaid nursing home benefits without spending down their assets—is rampant. The day of reckoning is still a long way away. But the best time to confront and solve the problem is now.

With every benign intent, government has been sending a message to the public that long-term care is a risk people can ignore.

The LTC Proposal

The Center for Long-Term Care Financing has proposed a solution called "LTC Choice." The government should educate American citizens about long-term care risk no later than when they reach age 60 to 65. People should be encouraged to insure privately for long-term care. Those who do not should be required to agree in writing that they can expect no financial assistance for long-term care from the government until they exhaust their personal wealth.

Instead of forcing people to impoverish themselves in order to gain access to a welfare-financed nursing home as the current system does, the government should offer a line of credit on the estates of the uninsured to empower them to purchase quality long-term care in the private marketplace at the appropriate level of care. Then, it would require seniors to pay back these fully secured loans out of their estates. That would send a very strong message to everyone, especially heirs, that long-term care is a risk they should take seriously and protect against early.

Confronted with genuine risk of this kind, most Americans will do the responsible thing: insure and pay privately for long-term care, and thereby allow Medicaid to survive as a safety net for the truly needy.

Stephen A. Moses is president of the Center for Long-Term Care Financing. The Center's new white paper—"The Myth of Unaffordability: How Most Americans Should, Could, and Would Buy Private Long-Term Care Insurance"—was published September 1, 1999, and may be purchased for $34.95. Contact the Center at 800 Fifth Avenue #4100, Seattle, WA, 98104; phone 206/447-1340; e-mail info@centerltc.com; Web http://www.centerltc.com.

Intellectual Ammunition September/October 1999 © The Heartland Institute

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

Extending Affordable Health Insurance to the Uninsurable

by Conrad F. Meier

On August 27, The Heartland Institute released Heartland Policy Study #91, "Extending Affordable Health Insurance to the Uninsurable," by Conrad F. Meier. The 20-page report is available from The Heartland Institute for $10. It is also available on the World Wide Web at www.heartland.org.

Approximately 2.5 million people in the U.S.—about 1 percent of the population—suffer from pre-existing medical conditions making it likely their future medical expenses will be extremely high. While private insurers are ill-equipped to serve this population, 28 state governments play a positive role by chartering nonprofit health insurance plans, or HIPs. In order to keep premiums affordable, HIPs are often authorized to impose a small assessment on the premiums earned by private insurers. Capping HIP premiums at no more than 125 to 135 percent of standard individual insurance premiums appears to be a "best practice" for keeping HIPs affordable. HIPs accomplish the social goal of assuring access to quality medical care for those who need it, *without* the disruptions and negative side effects caused by regulation of the insurance industry.

HIPs accomplish the social goal of assuring access to quality medical care for those who need it, without the disruptions and negative side effects caused by heavy-handed regulation of the insurance industry.

1. Ordinary insurance markets may not work for people with pre-existing medical conditions.

More than 187 million Americans rely on private health insurance for their health care needs. Over the years, state and federal governments have enacted a number of measures to help people obtain and keep health insurance, but some people—about 1 percent of the total population—lose coverage when they have serious medical problems, and cannot or do not take advantage of available safety nets.

In many states, the answer is state-chartered Health Insurance Plans. HIPs are a *targeted* response to a *specific* problem; HIPs increase access to health insurance by allowing insurers to place people with pre-existing medical conditions into pools and subsidizing their premiums with tax subsidies or small assessments on premium revenue. Currently, 28 states offer access to insurance through HIPs.

2. HIPs provide affordable health insurance without heavy-handed regulation or bureaucracy.

Many states are attempting to ensure access to medical care for the medically uninsurable simply by forcing companies that sell individual health insurance to write policies for them. By doing so, those states are creating serious problems for the vast majority of their residents who do not suffer from medically uninsurable conditions. Recent studies show that such regulations increase premiums, increase the number of uninsureds in a state, and do serious damage to the insurance marketplace.

The Council for Affordable Health Insurance (CAHI) uses the image of an inverted pyramid to illustrate the problem. "The people in the individual market comprise a very small area at the bottom of this inverted pyramid. To force that small group of people to fund the burden of all of the uninsurable people coming from the rest of the pyramid [large groups, small groups, self-funded programs, government programs, etc.] simply cannot work because it requires a price that is far too high for this market to bear."

When financed by small assessments on the premiums paid to private group insurers, HIPs spread the cost of covering uninsurables across a much larger base of insureds. The result: accomplishing the social goal of assuring access to quality medical care for those who need it, *without* the disruptions and negative side effects caused by heavy-handed regulation of the insurance industry.

3. States with successful HIPs follow these Best Practices.

Best Practice #1: Cap premiums at 125 percent.

All HIPs cap the premium rates that can be charged to HIP participants. The caps generally range between 125 percent and 150 percent of average individual insurance premiums, though some are higher. Keeping the premium cap to 125 percent above standard increases a HIP's reach into the uninsurable population. Setting caps between 125 percent and 135 percent emerges as a second-best choice.

Best Practice #2: Finance the program by assessing a small surcharge on insurance premium revenues.

Of the 28 states with HIPs, only three use general tax revenues to offset fund losses. The others rely primarily on assessments against the premiums charged by private insurers. State HIP directors report that it is more risky to rely on state appropriations rather than adequate premiums and assessments, since appropriations must be lobbied for each year. In states where general revenue funds are used, the number of people who can be admitted to the plan is politically determined, and thus likely to be influenced by factors having nothing to do with either need or the efficiency of the private insurance market.

Intellectual Ammunition September/October 1999 © The Heartland Institute

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

Best Practice #3: Offer a choice of service providers.

To hold down premium costs, some states have begun to offer eligible residents their choice of insurance options, ranging from traditional fee-for-service plans to cost-conscious HMO managed care plans with varying deductible levels. Access to affordable health insurance can be enhanced by amending HIPs to offer Medical Savings Accounts and the high-deductible, low-premium catastrophic insurance coverage MSAs provide. HIPs should clearly state that MSAs may be used in conjunction with health insurance plan coverage.

4. *Health Insurance Plans can help states comply with HIPAA.*

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) required that all states implement policies that guarantee access by small businesses and "eligible individuals" to health insurance of some kind. HIPAA further requires that "eligible individuals" be guaranteed access to some type of coverage regardless of pre-existing medical conditions.

To be considered an "eligible individual," an applicant must have had 18 months of prior coverage under a group plan, have elected and exhausted continued benefits coverage under COBRA (typically 18 months), and not be eligible for any other group health coverage.

HIPAA grants states flexibility in addressing the requirements for "eligible individuals." Most states made one of two choices. About half require insurers serving the individual health insurance market to guarantee-issue at least one plan. The other half opted to expand or create qualified HIPs (following the National Association of Insurance Commissioner's Model Health Plan for Uninsurable Individuals Act) to meet the needs of those persons.

The differences in enrollment are astonishing. Carriers report ensuring coverage to "eligible individuals" in states requiring the guarantee-issue model (first option above) in very small numbers. By contrast, the Illinois HIP enrolled nearly 1,000 HIPAA "eligible persons" in the first year alone. Early results suggest that HIPs are a much more effective way to reach out and insure uninsurable "eligible individuals" than is regulation of private insurance markets.

State Health Insurance Pools

State	1998 Enrollment	Year Operational
Alabama	600	1998
Alaska	198	1993
Arkansas	588	1996
California	19,995	1991
Colorado	1,058	1991
Connecticut	1,290	1976
Florida	1,095	1983
Illinois	6,400	1989
Indiana	3,997	1982
Iowa	482	1987
Kansas	1,019	1993
Louisiana	747	1992
Minnesota	26,314	1976
Mississippi	1,700	1992
Missouri	1,032	1992
Montana	704	1987
Nebraska	3,997	1986
New Mexico	792	1988
North Dakota	1,328	1982
Oklahoma	783	1996
Oregon	4,135	1990
South Carolina	943	1990
Tennessee*	n/a	1987
Texas	1,354	1998
Utah	920	1991
Washington	766	1988
Wisconsin	7,318	1981
Wyoming	531	1991

* Tennessee risk plan participants have been merged into the TennCare Medicaid program. High-risk individuals are not tracked separately.

Source: Communicating for Agriculture, *Comprehensive Health Insurance for High-Risk Individuals*, 1996 and 1998.

5. Conclusion: More states should adopt HIPs.

Private insurance markets appear to do a good job providing affordable and high-quality insurance to most of the population of the United States. There is a small group of people, though, whose high-cost medical expenses are very predictable. About 2.5 million people in the U.S.—about 1 percent of the population—suffer from pre-existing medical conditions that make it likely their future medical expenses will be extremely high.

We can attempt to ensure access to medical care for the medically uninsurable simply by forcing private insurers to write policies for them. But a better way to provide access to care for people with special medical needs is through a state-chartered, nonprofit health insurance plan.

By 1998, the number of states with HIPs had grown to 28, providing coverage to over 100,000 people with special medical needs and extraordinarily high medical costs. HIP benefits are comparable and often superior to employer-provided plans offered in the private sector and, in most cases, demonstrably superior to Medicare and Medicaid coverage.

Some state legislators remain a step away from fully endorsing the integration of a Health Insurance Plan into their states' private health insurance market. The author hopes the research and commentary presented here helps fill the knowledge gap that presently prevents some 22 states from doing the right thing.

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

A Brief Lesson in Tax Increment Financing

by Eric Montarti

The gradual decline of federal involvement in urban redevelopment has led local governments to search for methods of funding commercial and residential projects with sources other than block grants or general revenue sharing. One such method that has become increasingly popular is tax increment financing (TIF).

TIF is often dubbed a "public-private partnership" because it relies on public action to stimulate private investment. The private investment then assists in retiring the public expenditure. Sound complicated? Although the financing of redevelopment often seems like a labyrinth of players, procedures, and payments, TIF is a rather simple financial tool to understand.

How Does TIF Work?

Tax increment financing funds projects through the issuance of bonds that pay for acquisition, demolition, and infrastructure costs associated with redevelopment. In theory, the process is straightforward. A municipal development authority sees a blighted area in which development could occur given enough preparation, such as sewage or sidewalk upgrades, or construction of a parking garage. The local government bodies that draw taxes from the blighted area agree to the development, a TIF district is drawn around the area, and its property tax base is frozen. The taxes on this frozen base continue to go to the local governments covering the district for a specified time.

In Pittsburgh, tax increment financing (TIF) has largely been used to build retail developments and commercial establishments not in blighted areas, but on some of the most valuable real estate in the region.

The authority then sells bonds to fund the improvements. A private developer, enticed by the improved infrastructure, builds an office building or other commercial or residential structures. The property tax revenues on the blighted land that were flat or declining now increase. This rise, or tax *increment*, is captured by the municipal development authority and set aside to retire the bonds that funded the improvements. Once the bonds are retired, the higher taxes revert to the city, county, school board, and any other taxing body that covers the district.

TIF began as a match for federal redevelopment funds in California in 1951. As the federal government's role in funding urban renewal projects shrank, TIF became an attractive option for paying for redevelopment. Today, all states except Arizona, Delaware, North Carolina, and West Virginia, have authorized TIF through legislation.

The Costs and Benefits of TIF

TIF helps local governments pay for part of a project without state or federal funds and without payments out of their general budget. Thus, it is referred to as a "self-financing tool" that supposedly distributes new benefits without imposing any costs. However, TIF projects create a situation in which participants are both winners and losers.

Local governments benefit from higher property tax revenues once the bonds are retired and may receive more wage taxes if the development project results in the creation of new jobs. However, the local authorities will have to wait until the TIF bonds are retired and the taxes are returned to the coffers (often 20 years) to pay for any increased service needs within the district. In addition, they will have to cover any shortfall if the projected tax increment fails to materialize.

Taxpayers benefit because a blighted area is improved by the development, and they may see lower taxes in the long run because of the project. On the other hand, taxpayers are the ones underwriting a development project deemed too risky by private investors, and they will have to cover any increased service needs of the TIF district until the debt is retired.

What Makes a Good TIF?

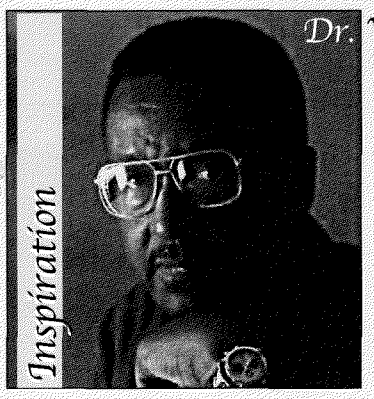
A seemingly neutral development tool, TIF can be bent to the will of its proponents. In Pittsburgh, for example, TIF has largely been used to build retail developments and commercial establishments not in blighted areas, but on some of the most valuable real estate in the region. The most notorious use of TIF was for the construction of a new downtown department store and refurbishment of the company's former store into office space. The price tag for this development was $130 million, not including relocation costs and lost tax revenues. The increased value of the buildings? Only $38 million. At this rate, Pittsburgh will experience rapidly diminishing returns from the overuse of TIF.

In a nutshell, a "good TIF" should:

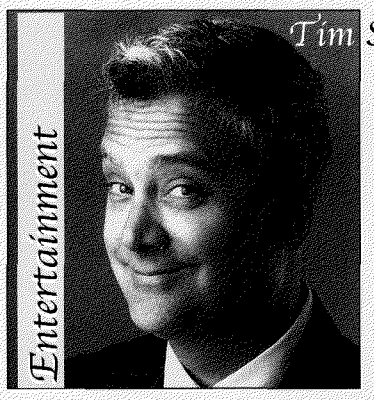
- create jobs, not merely transfer them from another location;
- lead to value-added activity and have multiplier effects on the local economy;
- be devoted to blighted areas, not ones with substantial value.

Eric Montarti is a research associate with the Allegheny Institute for Public Policy, a public policy institute that focuses on local government. To obtain "A Primer on Tax Increment Financing," a more detailed examination of TIF, contact the Institute at 835 Western Avenue #300, Pittsburgh, PA 15233; phone 412/231-6020; e-mail aipp@alleghenyinstitute.org; Web http://www.alleghenyinstitute.org.

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED



Dr. Walter E. Williams is a syndicated columnist and frequent guest host of The Rush Limbaugh Show. His 1982 book, *The State Against Blacks*, was made into a television documentary entitled "Good Intentions." His most recent book is *Do the Right Thing: The People's Economist Speaks.*



Tim Slagle "fights a never-ending battle for truth, liberty, and the American way," finding himself compared to Lenny Bruce and George Carlin along the way. According to the *Twin City Reader*, Slagle is a "droll, flag-burnin', politically incorrect satirist. Slagle's delivery is plenty polished; his arguments are more rational than most you'll hear on C-SPAN; and the punch lines are potent and abundant."

For Out-of-Town Guests

For the convenience of its out-of-town guests, Heartland has reserved a block of sleeping rooms at the Palmer House Hilton Hotel for the evening of Wednesday, October 6. Room rates are $165 single and double. To make hotel reservations, call the Palmer House Hilton Hotel directly at 312/726-7500, and indicate that you are with the Heartland Benefit.

Tables

Gold Tables, located closest to the speaker's platform, are available for $5,000 each. Guests receive special nametags and the tables are specially decorated. Gold Table sponsors are thanked from the podium and identified in the evening's program.

Silver Tables, located close to the speaker's platform but behind the Gold Tables, are available for $2,500. The tables have silver cloth highlights and special centerpieces, and guests receive nametags decorated with silver ribbons. Sponsors are thanked from the podium and identified in the evening's program.

There will be no head table at the event, allowing us to seat speakers and special guests at Gold and Silver Tables.

To reserve your Gold or Silver Table, call Heartland President Joseph L. Bast at 312/377-4000.

Tickets

Members: $70 before August 21; $80 after August 21
Nonmembers: $80 before August 21; $90 after August 21
Reserved table (10) $1,250
Order by phone by calling 312/377-4000.
Use your Visa, Master Card, or American Express Card.

The Heartland Institute's 15th Anniversary Benefit

October 6, 1999

The Heartland Institute will celebrate 15 years at the forefront of the free-market public policy parade on Wednesday, October 6, at the Palmer House Hilton Hotel in downtown Chicago. Renowned economist Dr. Walter Williams will keynote the 15th Anniversary Benefit Dinner, and libertarian comedian Tim Slagle will close the program.

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

Contacts

The Abraham Lincoln Foundation
1710 Underpass Way, Hagerstown, MD 21740-6961

Acton Institute
161 Ottawa NW #301, Grand Rapids, MI 49503, 616/454-3080, info@acton.org, www.acton.org

Accuracy in Academia
4455 Connecticut Avenue NW #330, Washington, DC 20008, 202/364-3085, fax 202/364-4098 ar@academia.org

Accuracy in Media
4455 Connecticut Avenue NW #330, Washington, DC 20008, 202/364-4401, fax 202/364-4098, ar@aim.org

Advocates for Self-Government
1202 N. Tennessee Street #202, Cartersville, GA 30120, 770/386-8373, fax 770/386-8323

The Alabama Family Alliance
PO Box 59468, Birmingham, AL 35259, 205/870-9900, fax 205/870-4407, ptarget@aol.com

Alexis de Tocqueville Institution
1611 North Kent Street, #901, Arlington, VA 22209, 703/351-4969, fax 703/351-0090, www.adti.net

Allegheny Institute for Public Policy
835 Western Avenue #300, Pittsburgh, PA 15233; phone 412/231-6020; fax 412/231-6037; email aipp@alleghenyinstitute.org; Web www.alleghenyinstitute.org. The Allegheny Institute is the first public policy research organization devoted exclusively to the study of local issues, guided by the principles of limiting local government and encouraging the development of competitive, community-oriented, and faith-based alternatives to government command-and-control programs. Its research to date has been concentrated in three major areas: privatization/reinventing government; public-private partnerships (particularly sports stadiums); and economic policy, including government regulation. The Institute played a major role in designing the first sale of a general aviation airport (Allegheny County Airport) in the U.S.

Allegheny Institute for Public Policy
835 Western Avenue #300 Pittsburg, PA 15233-1715 412/231-6020, fax 412/231-6037

American Conservative Union
1007 Cameron Street, Alexandria, VA 22314, 703/836-8602, fax 703/836-8606

American Council on Science and Health,
1995 Broadway–2nd Floor, New York, NY 10023-5860, 212/362-7044, fax 212/362-4919, acshmail@aol.com

American Education Reform Foundation
3802 Springfield Overlook, Indianapolis, IN 46234 317/328-4711, fax 317/328-4712

American Enterprise Institute
1150 17th Street NW, Washington, DC 20036, 202/862-5800, fax 202/862-7178

American Institute for Economic Research
PO Box 1000, Great Barrington, MA 01230, 413/528-1216, fax 413/528-0103, aier@world.std.com

American Land Rights Association
30218 NE 82nd Avenue, Battle Ground, WA 98604 360/687-3087, fax 360/687-2973 alra@pacifier.com; www.landrights.org

American Legislative Exchange Council
910 17th Street NW–5th Floor, Washington, DC 20006, 202/466-3800, fax 202/466-3801

American Policy Center
13873 Park Center Road #316, Herndon, VA 22071 703/925-0881, fax 703/925-0991

Americans for Tax Reform
1320 18th Street NW #200, Washington, DC 20036 202/785-0266, fax 202/785-0261

American Studies Institute
Harding University, Box 899, Searcy, AR 72149, 501/279-4497, fax 501/279-4076, gardner@harding.edu

America's Future Inc.
7800 Bonhomme, St. Louis, MO 63105, 314/725-6003, fax 314/721-3373, eamiller@basenet.net

Arizona Institute
7049 East Tanque Verde Road #386, Tucson, AZ 85715, 520/722-3300, fax 520/722-3335

Arkansas Family Council
1300 Westpark Drive #5-B, Little Rock, AR 72204, 501/664-4566, fax 501/664-2317

Arkansas Policy Foundation
Stephens Building, 111 Center Street #1610 Little Rock, AR 72201 501/376-9967, fax 501/376-6556

John M. Ashbrook Center
Ashland University, 401 College Avenue, Ashland, OH 44805, 419/289-5411, fax 419/289-5425

Association of American Physicians and Surgeons
1601 North Tucson Boulevard #9, Tucson, AZ 85716 602/327-4885

Atlantic Legal Foundation
205 East 42nd Street–9th Floor, New York, NY 10017, 212/573-1960

The Atlas Economic Research Foundation
4084 University Drive #103, Fairfax, VA 22030-6812, 703/934-6969, fax 703/352-7530, atlas@atlas-fdn.org

Beacon Hill Institute for Public Policy Research
Suffolk University, 8 Ashburton Place, Boston, MA 02108-2270, 617/573-8750, fax 617/720-4272, bhi@beaconhill.org

The Buckeye Institute for Public Policy Solutions
131 North Ludlow Street #317, Dayton, OH 45402, 937/224-8352, fax 937/224-8457, buckeyeins@aol.com

California Public Policy Foundation
PO Box 931, Camarillo, CA 93011, 805/445-9183

Calvert Institute for Policy Research
2604 Sisson Street-3rd Floor, Baltimore, MD 21211; phone 410/662-7252; fax 410/662-7254;

Capital Research Center
1513 16th Street NW, Washington, DC 20036-1401, 202/483-6900, fax 202/483-6902

Capitol Resource Institute
1314 H Street #203, Sacramento, CA 95814, 916/498-1940, fax 916/448-2888, capitolres@aol.com

Calvert Institute for Policy Research
2604 Sisson Street-3rd Floor, Baltimore, MD 21211; phone 410/662-7252; fax 410/662-7254; email calvert@attach.net; Web www.calvertinstitute.org. The Calvert Institute is a non-partisan educational institution dedicated to the research and propagation of solutions to Maryland state and local public policy concerns based upon the principles of limited government, free markets, and personal responsibility. The institute is named for George Calvert, founder of the Maryland colony and author of its experiment in freedom of conscience. The *Baltimore Sun* credits the institute's study "Padded Payroll" with prodding Baltimore Mayor Kurt Schmoke into reducing the city's work force by 500. The Institute estimates that this translates into a $20 million annual savings to taxpayers.

Cascade Policy Institute
813 SW Alder Street #450, Portland, OR 97205, 503/242-0900, fax 503/242-3822, cascadepol@aol.com

Catalyst Institute
33 North LaSalle Street #1920, Chicago, IL 60602, 312/541-5415, fax 312/541-5401

Cato Institute
1000 Massachusetts Avenue NW, Washington, DC 20001, 202/842-0200, fax 202/842-3490, cato@cato.org

Center for Independent Thought
938 Howard Street, San Francisco, CA 94103, 415/541-9780, fax 415/541-0597, orders@lfb.org

Center for Individual Rights
1300 19th Street NW #260, Washington, DC 20036, 202/833-8400, cir@mail.wdn.com

Center for Long-Term Care Financing
800 Fifth Avenue #4100, Seattle, WA 98104; phone 206/447-1340; fax 206/447-1341; email smoses@centerltc.com; Web www.centerltc.com

Center for the New West
600 World Trade Center, 1625 Broadway, Denver, CO 80021, 303/572-5400, fax 303/572-5499, cnwinfo@newwest.org

Center for Policy Studies
201 Sirrine Hall, Clemson University, Clemson, SC 29634, 803/656-1346, fax 803/656-4532

Center for the School Community
121 North Kickapoo, Lincoln, IL 62656, 217/732-6462, fax 217/732-3696

Center for the Study of American Business
Washington University, Box 1208, One Brookings Drive, St. Louis, MO 63130-4899, 314/935-5630, fax 314/935-5688, warren@csab.wustl.edu

Center for the Study of Popular Culture
9911 West Pico Boulevard #1290, Los Angeles, CA 90035, 310/843-3699, fax 310/843-3692

Center of the American Experiment
1024 Plymouth Building, 12 South Sixth Street, Minneapolis, MN 55402, 612/338-3605, fax 612/338-3621, amexp@amexp.org

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

Center for Long-Term Care Financing
800 Fifth Avenue #4100, Seattle, WA 98104; phone 206/447-1340; fax 206/447-1341; email smoses@centerltc.com; Web www.centerltc.com The Center for Long-Term Care Financing is dedicated to ensuring quality long-term care for all Americans by promoting public policy that targets scarce resources to the neediest, while encouraging people who are young, healthy, and affluent enough to take responsibility for themselves. It publishes articles and studies, conducts training, and provides consulting services for the private and public sectors.

CEO America
PO Box 1543, Bentonville, AR 72712, 501/273-6957, fax 501/273-9362, ceoa@aol.com

Choice in Education Foundation, Inc.
1821 University Avenue W. #305-S, St. Paul, MN 55104-2801, 612/644-8547

Citizens against Government Waste
1301 Connecticut Avenue NW #400, Washington, DC 20036, 202/467-5300, fax 202/467-4253

Citizens for a Sound Economy
1250 H Street NW #700, Washington, DC 20005-3908, 202/783-3870, fax 202/783-4687, cse@cse.org

Citizens' Council on Health Care
1954 University Avenue West #8, St. Paul, MN 55104 651/646-8935, fax 651/646-0100, twila@cchc-mn.org

Citizens for Educational Choice
90 Highland Street, Milford, MA 01757, 508/634-6847

Citizens for Educational Freedom
12571 Northwinds Drive, St. Louis, MO 63146-4503, 314/434-4171

Citizens League
708 South 3rd Street #500, Minneapolis, MN 55415, 612/338-0791, fax 612/337-5919, lwray@epx.cis.umn.edu

The Claremont Institute
250 West First Street #330, Claremont, CA 91711, 909/621-6825, fax 909/626-8724, info@claremont.org

Committee for a Constructive Tomorrow
PO Box 65722, Washington, DC 20035, 202/429-2737, fax 301/858-0944, cfact@dgs.dgsys.com

The Commonwealth Foundation for Public Policy Alternatives
3544 North Progress Avenue #101, Harrisburg, PA 17110, 717/671-1901, fax 717/671-1905

Competitive Enterprise Institute
1001 Connecticut Avenue NW #1250, Washington, DC 20036, 202/331-1010, fax 202/331-0640, info@cei.org

Congressional Institute, Inc.
316 Pennsylvania Avenue SE #403, Washington, DC 20003-1147, 202/547-4600, fax 202/547-3556 Change_leader@CongInst.org

Connecticut Policy and Economic Council, Inc.
99 Pratt Street #500, Hartford, CT 06103, 860/527-8177, fax 860/246-9790, cpec@aol.com

Constitutional Heritage Institute
608 North 108th Court, PO Box 540787, Omaha, NE 68154, 402/493-9155, fax 402/333-5193, chioffice@aol.com

Consumer Alert
1001 Connecticut Avenue NW #1128, Washington, DC 20036, 202/467-5809, fax 202/467-5814, info@consumeralert.org

Consumers Research, Inc.
800 Maryland Avenue NE, Washington, DC 20002, 202/546-1713, fax 202/546-1638, crmag@aol.com

Council for Affordable Health Insurance
112 South West Street–4th Floor, Alexandria, VA 22314, 703/836-6200, fax 703/836-6550

Defenders of Property Rights
1350 Connecticut Avenue NW #410, Washington, DC 20015, 202/822-6770, fax 202/822-6774, mail@DefendersPropRights.org; www.DefendersPropRights.org

Delaware Public Policy Institute
PO Box 1052, Wilmington, DE 19899-1052, 302/655-7221, fax 302/654-0691

Drug Policy Foundation
4455 Connecticut Avenue NW #B-500, Washington, DC 20008, 202/537-5005, fax 202/537-3007

Education Policy Institute
4401-A Connecticut Avenue NW Box 294 Washington, DC 20008, 202/244-7535, fax 202/244-7584, sdchar@aol.com

The Educational Excellence Network
223 North Guadelupe Street #305, Sante Fe, NM 87501, 202/966-8922, fax 202/363-0488

The Empire Foundation for Policy Research
4 Chelsea Place, Clifton Park, NY 12065, 518/383-2877

Employee Benefit Research Institute
2121 K Street NW #600, Washington, DC 20037 202/659-0670, fax 202/775-6312

Environmental Education Enterprises
6011 Houseman Road, Ostrander, OH 43061 740/368-9393 fax 740/368-9494

Ethan Allen Institute
4836 Kirby Mountain Road, Concord, VT 05824, 802/695-1448, fax 802/695-1436 eai@ethanallen.org

Evergreen Freedom Foundation
PO Box 552, Olympia, WA 98507, 360/956-3482, fax 360/352-1874, effwa@aol.com

Families Against Mandatory Minimums
1001 Pennsylvania Avenue NW #200-S, Washington, DC 20004, 202/457-5790, fax 202/457-8564

The Family Foundation
PO Box 22100, Lexington, KY 40522, 606/255-5400

The Family Institute
200 12th Avenue South, Nashville, TN 37203, 615/254-3917

Family Research Council
801 G Street NW, Washington, DC 20001, 202/393-2100, fax 202/393-2134, frc@sojourn.com

Family Research Institute of Wisconsin
111 King Street #25, Madison, WI 53703-3339, 608/256-3228, fax 608/256-3370

The Federalist Society for Law and Public Policy Studies
1700 K Street NW #901, Washington, DC 20006, 202/822-8138, fax 202/296-8061

Florida Family Council
101 East Kennedy Boulevard #3120, Tampa, FL 33602, 813/222-8300, fax 813/222-8301

Focus on the Family
8605 Explorer Drive, Colorado Springs, CO 80920, 719/531-3400, fax 719/548-4525

Foundation for the Advancement of Monetary Education
211 East 43rd Street #2202 New York, NY 10017-4707, 212/818-1206, fax 212/818-1197

The Foundation for Economic Education
30 South Broadway, Irvington-on-Hudson, NY 10533, 914/591-7230, fax 914/591-8910, freeman@westnet.com

Foundation for Research on Economics and the Environment
945 Technology Boulevard #101F, Bozeman, MT 59715, 406/585-1776, fax 406/585-3000, free@mcn.net

The Fraser Institute
626 Bute Street, 2nd Floor, Vancouver, BC, V6E 3M1 Canada, 604/688-0221, fax 604/688-8539, fraser_institute@mindlink.bc.ca

Free Congress Foundation
717 Second Street NE, Washington, DC 20002, 202/546-3004, fax 202/546-7689, netmail@fcfef.org

Free Enterprise Institute
9525 Katy Freeway #303, Houston, TX 77024, 713/984-1343

Free Market Committee
PO Box 740367, Dallas, TX 75374, 214/348-2801

Free Market Foundation
PO Box 741777, Dallas, TX 75374, 214/680-9171

Milton & Rose D. Friedman Foundation
One American Square #2440, P.O. Box 82078, Indianapolis, IN 46282, 317/681-0745, fax 317/681-0945

Future of Freedom Foundation
11350 Random Hills Road #800, Fairfax, VA 22030, 703/934-6101, fax 703/803-1480, freedom@fff.org

The George C. Marshall Institute
1730 K Street NW #905, Washington, DC 20006-3868, 202/296-9655, fax 202/296-9714, debett@marshall.org

Georgia Family Education and Research Council, Inc.
3937 Holcomb Bridge Road #301, Norcross, GA 30092, 404/242-0001, fax 404/242-0501

Georgia Public Policy Foundation
4340 Georgetown Square #608, Atlanta, GA 30338, 770/455-7600, fax 770/455-4355, gppf@gppf.org

Golden State Center for Policy Studies
1127 11th Street #206, Sacramento, CA 95814, 916/446-7924, fax 916/446-7990, britrav@aol.com

Goldwater Institute
201 North Central, Phoenix, AZ 85004, 602/256-7018, fax 602/256-7045, info@goldwaterinstitute.org

Gun Owners of America
8001 Forbes Place, Springfield, VA 22151, 703/321-8585

The Heartland Institute
19 South LaSalle Suite 903, Chicago, IL 60603 312/377-4000, fax 312/377-5000 think@heartland.org

Henry Hazlitt Foundation
401 North Franklin St., #3E, Chicago, IL 60610 312/494-9433, fax 312/494-9441 info@free-market.net, www.free-market.net/

The Heritage Foundation
214 Massachusetts Avenue NE, Washington, DC 20002, 202/546-4400, fax 202/546-8328, info@heritage.org

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

Contacts

The Goldwater Institute
201 North Central Avenue, Phoenix, AZ 85004; phone 602/256-7018; fax 602/256-7045; email info@goldwaterinstitute.org; Web www.goldwaterinstitute.org. The Goldwater Institute conducts, publishes, and distributes reports, editorials, and research papers on public policy issues in order to promote the principles of limited government, individual responsibility, and economic freedom. It has three research centers that carry on more specific work. The Witzeman Center for Privatization seeks to further the cause of privatization by demonstrating the benefits of competition between private and public sectors. One of its most recent efforts is a study of solid waste removal. The Center for Market-Based Education publishes news from charter schools. The Warne Center reports on abusive conduct of government officials in the context of regulatory accountability.

Hillsdale College
33 East College Street, Hillsdale, MI 49242, 517/437-7341, fax 517/437-0160

Hoover Institution
Stanford University, Stanford, CA 94305-6010, 650/723-1754, fax 650/723-1687

Hudson Institute
Herman Kahn Center, PO Box 26-919, Indianapolis, IN 46226, 317/545-1000, fax 317/545-9639

Illinois Public Policy Caucuses
151 North Michigan Avenue #2815, Chicago, IL 60601 312/565-4499, fax 312/565-4460

Independence Institute
14142 Denver West Parkway #185, Golden, CO 80401, 303/279-6536, fax 303/279-4176, tomtank@aol.com

Independent Institute
100 Swan Way, Oakland, CA 94621-1428 510/632-1366, fax 510/568-6040, info@independent.org

Indiana Policy Review Foundation
PO Box 25125, Fort Wayne, IN 46825-0125 317/236-7360, fax 317/236-7370

Institute for American Values
1841 Broadway #211, New York, NY 10023, 212/246-3942

Institute for Contemporary Studies
720 Market Street–4th Floor, San Francisco, CA 94102, 415/981-5353, fax 415/986-4878, icspress@hooked.net

Institute for Health Freedom
1155 Connecticut Avenue Northwest #508, Washington, DC 20036, 202/429-6610, fax 202/861-1973

Institute for Humane Studies
George Mason University, 4084 University Drive #101, Fairfax, VA 22030, 703/934-6920, fax 703/352-7535, ihs@gmu.edu

Institute for Independent Education
1313 North Capitol Street NE, Washington, DC 20006, 202/745-0500, fax 202/745-9298, iie@prodigy.com

Institute for Justice
1717 Pennsylvania Avenue NW #200, Washington, DC 20006, 202/955-1300, fax 202/955-1329

Institute for Policy Innovation
250 South Stemmons Highway #306, Lewisville, TX 75067, 214/219-0811, fax 214/219-2625, ipi@ipi.org

Institute for Research on the Economics of Taxation
1300 19th Street NW #240, Washington, DC 20036, 202/463-1400, fax 202/463-6199

Institute of Economic Affairs
2 Lord North Street, London, SW1P 3LB, UK, fax (+44) (0)171 799 2137

Institute of Political Economy
Utah State University, Political Science Department, Logan, UT 84322-0725, 801/797-2064, fax 801/797-3751, c-nielsen@wpo.hass.usu.edu

The Institute on Religion and Public Life
156 Fifth Avenue #400, New York, NY 10010, 212/627-1985, fax 212/627-2184

The James Madison Institute
PO Box 37460, Tallahassee, FL 32315-7460, 850/386-3131, fax 850/386-1807, jmi@jamesmadison.org

Jeffersonian Health Policy Foundation
136 John Tyler Highway, Williamsburg, VA 23185, 757/252-2729

The John Locke Foundation
200 West Morgan Street #200, Raleigh, NC 27601, 919/828-3876, fax 919/821-5117, www.JohnLocke.org

Josiah Bartlett Center for Public Policy
PO Box 897, Concord, NH 03302-0897, 603/224-4450, fax 603/224-4329

Kansas Public Policy Institute
PO Box 1946, Topeka, KS 66601-1946 785/357-7709, fax 785/357-7524, KPPI@aol.com

Kansas Taxpayers Network
PO Box 20050, Wichita, KS 67208 316/684-0082, fax 316/684-7527

Laissez Faire Institute
828 North Poplar Court, Chandler, AZ 85226, 602/940-9824

Landmark Legal Foundation
2345 Grand Avenue #2310, Kansas City, MO 64108, 816/474-6600, fax 816/474-6609, hutchp@aol.com

Law and Economics Center
University of Miami, PO Box 248000, Coral Gables, FL 33124, 305/284-6174, fax 305/662-9159, kwclarkson@aol.com

League of Private Property Voters
PO Box 423, Battleground, WA 98604 360/687-2471; fax 360/687-2973 ccushman@pacifier.com

Lincoln Legal Foundation
100 West Monroe #1600, Chicago, IL 60603, 312/606-0951, fax 312/606-8879

Lincoln Institute of Public Opinion Research, Inc.
453 Springlake Road, Harrisburg, PA 17112 717/671-0776, fax 717/671-1176 74157.243@CompuServe.com; www.lincolninstitute.org

Louisiana Citizens for a Sound Economy
PO Box 80362, Baton Rouge, LA 70898, 504/387-2242, fax 504/387-2244

Mackinac Center for Public Policy
PO Box 568, Midland, MI 48640, 517/631-0900, fax 517/631-0964, MCPP@mackinac.org

Manhattan Institute
52 Vanderbilt Avenue, New York, NY 10017, 212/599-7000, fax 212/599-3494, dotsikas@pppmail.nyser.net

Media Research Center
113 South West Street–2nd Floor, Alexandria, VA 22314, 703/683-9733, fax 703/683-9736, ajmrc@aol.com

Medical Sentinal, official journal of the AAPS
PO Box 13648, Macon GA 31208-3648 912/757-9873, fax 912/757-9725 www.haciendapub.com

Mercatus Center
3401 North Fairfax Drive #450, Arlington, VA 22201-4433, 703/993-4930, fax 703/993-4935, mercatus@gmu.edu

Michigan Family Forum
611 South Walnut Street, Lansing, MI 48933, 517/374-1171, fax 517/374-6112

The Mid-America Legal Foundation
150 North Michigan Avenue #2500, Chicago, IL 60601, 312/750-3569

Minnesota Family Council
2855 Anthony Place South #150, Minneapolis, MN 55418-3265, 612/789-8811, fax 612/789-8857

Minority Mainstream
13555 Bammel North Houston #189, Houston, TX 77066, 713/228-6246, fax 713/583-9534, grichardson@ghgcorp.com

Mississippi Family Council
PO Box 13514, Jackson, MS 39236, 601/969-1200, fax 601/969-1600, msfamily@aol.com

Mountain States Legal Foundation
707 17th Street #3030, Denver, CO 80202-3404, 303/292-2021, fax 303/292-1980

National Center for Policy Analysis
12655 North Central Expressway #720, Dallas, TX 75243-1739, 972/386-6272, fax 972/386-0924, ncpa@onramp.net

National Center for Public Policy Research
777 North Capitol Street N.E., Suite 803 Washington D.C. 20002-4239 202/543-1286, fax 202/543-4779, reliefprt@aol.com

National Chamber Foundation
1615 H Street NW, Washington, DC 20062, 202/463-5552, fax 202/463-3124

National Legal Center for the Public Interest
1000 16th Street NW #500, Washington, DC 20036-5705, 202/296-1683, fax 202/293-2118, info@nlcpi.org

National Motorists Association
402 West 2nd Street, Waunakee, WI 53597, 608/849-6000, fax 608/849-8697, nma@motorists.com

National Rifle Association of America
11250 Waples Mill Road, Fairfax, VA 22030-7400, 703/267-1000, fax 703/267-3918, contact@nra.org

National Right to Work Legal Defense Foundation
8001 Braddock Road, Springfield, VA 22160, 800/336-3600, fax 703/321-9613 info@nrtw.org; www.nrtw.org

National Tax Limitation Committee
151 North Sunrise Avenue #901, Roseville, CA 95661 916/786-9400, fax 916/786-8163, LKUHLER@ns.net

National Taxpayers Union
108 North Alfred Street, Alexandria, VA 22314, 703/683-5700, fax 703/683-5722

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

Nevada Policy Research Institute
PO Box 20312, Reno, NV 89515-0312, 702/786-9600, fax 702/786-9604

New Citizenship Project
1150 17th Street NW #510, Washington, DC 20036, 202/822-8333, fax 202/822-8325

New Coalition for Economic and Social Change
300 South Wacker Drive #601, Chicago, IL 60606, 312/427-1290, fax 312/427-1291

New England Legal Foundation
150 Lincoln Street, Boston, MA 02111, 617/695-3660, fax 617/695-3656

New Mexico Foundation for Economic Research
PO Box 1216, Albuquerque, NM 87103, 505/243-5400, fax 505/243-1700

New York Citizens for a Sound Economy
PO Box 469, Port Chester, NY 10573, 914/939-0067, fax 914/939-0174

Oklahoma Citizens for a Sound Economy
PO Box 2181, Edmond, OK 73083-2181, 405/330-4002, fax 405/330-3601

Oklahoma Council of Public Affairs
100 West Wilshire Avenue #C-3, Oklahoma City, OK 73116, 405/843-9212, fax 405/843-9436, ocpathink@aol.com

Oklahoma Family Policy Council
5101 North Classen Boulevard #307, Oklahoma City, OK 73118-4422, 405/840-3005, fax 405/840-4288

Pacific Legal Foundation
2151 River Plaza Drive #305, Sacramento, CA 95833-3881, 916/641-8888, fax 916/920-3444

Pacific Research Institute
755 Sansome Street #450, San Francisco, CA 94111, 415/989-0833, fax 415/989-2411, pripp@pacificresearch.org

Parents in Control
PO Box 2232, Olathe, KS 66051, 913/393-1991, fax 913/393-3903

Parents Rights
12571 Northwinds Drive, St. Louis, MO 63146, 314/434-4171

Partners Advancing Values in Education
1434 West State Street, Milwaukee, WI 53233, 414/342-1505, fax 414/342-1513

Pattern Research
PO Box 9845, Denver, CO 80209, 303/778-0880, fax 303/778-2680, lief@pattern.rmnug.org

Pennsylvania Family Institute
3544 North Progress Avenue #104, Harrisburg, PA 17110, 717/545-0600, fax 717/545-8107, pafamily@aol.com

Pennsylvania Leadership Council
225 State Street #330, Harrisburg, PA 17101, 717/232-5919, fax 717/232-1186

People for the USA
PO Box 4345, Pueblo, CO 81003, 719/543-8421, fax 719/543-9473, pfw@usa.net

PERC
502 South 19th Street #211, Bozeman, MT 59715, 406/587-9591, fax 406/586-7555, perc@perc.org

The Philanthropy Roundtable
1150 17th Street NW #503, Washington, DC 20036, 202/822-8333

Pioneer Institute
85 Devonshire Street–8th Floor, Boston, MA 02109, 617/723-2277, fax 617/723-1880, 75374.643@compuserve.com

Privatization Research Organization, School of Public Affairs
Baruch College/City University of New York, 17 Lexington Avenue, New York, NY 10010, 212/802-5909, fax 212/802-5903

The Progress and Freedom Foundation
1301 K Street NW #650 West, Washington, DC 20005, 202/289-8928, fax 202/289-6079, mail@pff.org

The Property Rights Foundation of America Inc.
PO Box 75, Stony Creek, NY 12878, 518/696-5748

Public Affairs Research Institute of New Jersey
212 Carnegie Center #100, Princeton, NJ 08540-6212, 609/452-0220, fax 609/452-1788, parinj@aol.com

Public Interest Institute
600 North Jackson Street, Mt. Pleasant, IA 52641-0135, 319/385-3462, fax 319/385-3799

Public Service Research Foundation
527 Maple Avenue East–3rd Floor, Vienna, VA 22180, 703/242-3575, fax 703/242-3579

Reason Foundation
3415 South Sepulveda Boulevard #400, Los Angeles, CA 90034-6064, 310/391-2245, fax 310/391-4395, Gpassantino@reason.org

Rockford Institute
934 Main Street, Rockford, IL 61103, 815/964-5053, fax 815/965-1826, rkfdinst@bossnt.com

Rose Institute for State and Local Government
Claremont McKenna College, Claremont, CA 91711, 909/621-8159, fax 909/607-4288, anguyen@cmcvax.mckenna.edu

Science & Environmental Policy Project
4084 University Drive #101, Fairfax, VA 22030, 703/934-6940, fax 703/352-7535

Separation of School and State Alliance
4578 North First #310, Fresno, CA 93726, 209/292-1776, fax 209/292-7582, separate@sepschool.org

Sequoia Institute
3479 Beaver Ford Court, Woodbridge, VA 22192, 703/590-0496, fax 703/730-1156

Small Business Survival Committee
1320 18th Street NW #200, Washington, DC 20036, 202/785-0238, fax 202/822-8118, rstikes@sbsc.org

South Carolina Policy Council
1323 Pendleton Street, Columbia, SC 29201, 803/779-5022, fax 803/779-4953 scpc@city-online.com

The Sutherland Institute
111 East 5600 South #202, Murray, Utah 84107; phone 801/281-2081; fax 801/281-2414; email sutherland@utah-inter.net; Web www.sutherlandinstitute.org. The Sutherland Institute is an independent, non-partisan research and education organization that emphasizes free-market concepts and concerns while forming public policy solutions. Its current focus for Utah includes limiting government spending and taxing through privatization, reforming education through parental control and competition, and protecting individual freedoms by advocating policy solutions that limit the micro-management of private affairs.

Southeastern Legal Foundation
3340 Peachtree Road NE #2515, Atlanta, GA 30326, 404/365-8500, fax 404/365-0017

State Policy Network
816 Mill Lake Road, Fort Wayne, IN 46845-6400, 219/637-7778, fax 219/637-7779

The St. Lawrence Institute
PO Box 307, N.D.G. Station, Montreal Quebec H4A 3P6, 514/489-0312, sparkins@pharma1.pharma.mcgill.ca

Sutherland Institute
Independence Square, 111 East 5600 South #202, Salt Lake City, UT 84107, 801/281-2081, fax 801/281-2414 sutherland@utah-inter.net

Tax Foundation
1250 H Street NW #750, Washington, DC 20005-3908, 202/783-2760, fax 202/942-7675

Texas Citizens for a Sound Economy
1005 Congress Avenue #910, Austin, TX 78701, 512/476-5905, fax 512/476-5906

Texas Public Policy Foundation
PO Box 40519, San Antonio, TX 78229, 210/614-0080, fax 210/614-2649, pppf@txdirect.net

Thomas Jefferson Institute
8107 Long Shadows Drive, Fairfax Station, VA 22039, 703/440-9447

U.S. Term Limits Foundation
1125 15th Street NW #501, Washington, DC 20005, 202/463-3200 (800/733-6440), fax 202/463-3210

Utah Taxpayers Association
1578 West 1700 South #201, Salt Lake City, UT 84104, 801/972-8814, fax 973-2324

Virginia Citizens for a Sound Economy
PO Box 7551, Charlottesville, VA 22906, 703/863-8612, fax 703/863-8614

Virginia Institute for Public Policy
20461 Tappahannock Place, Sterling, VA 20165-7423, 703/421-8635, fax 703/450-1344, trtimquids@aol.com

Washington Institute Foundation
4025 Del Ridge Way SW #210, Seattle, WA 98106, 206/937-9691 (888/943-9799), fax 206/938-6313.

Washington Legal Foundation
2009 Massachusetts Avenue NW, Washington, DC 20036, 202/588-0302, fax 202/588-0386

Washington Research Council
108 South Washington Street #406, Seattle, WA 98104-3408 206/467-7088, fax 206/467-6957, wic@researchcouncil.org

Wisconsin Policy Research Institute
PO Box 487, Thiensville, WI 53092-0487 414/241-0514, fax 414/241-0774

Yankee Institute
117 New London Turnpike, Glastonbury, CT 06033, 860/633-8188, fax 860/657-9444

The Yankee Institute for Public Policy
97-99 Crescent Street, Trinity College, Hartford, CT 06106

Young America's Foundation
110 Elden Street, Herndon, VA 20170 703/318-9608, fax 703/318-9122

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED

heartland.org

THE HEARTLAND INSTITUTE ON LINE

From the full text of Heartland publications to hundreds of links to the public policy community nationwide, **www.heartland.org** offers a vast, easy-to-use on-line resource.

About Heartland

heartland.org/about.htm

Visit **About Heartland** for a concise statement of Heartland's mission; information about staff, board of directors, policy advisors, and funding base; and driving directions to the downtown headquarters.

PolicyFax

heartland.org/policyfax98/contents.htm

Over 5,000 reports on scores of policy issues are available instantly by fax or e-mail through ***PolicyFax***, Heartland's exclusive fax-on-demand information service.

School Reform News

heartland.org/education/whatis.htm

School Reform News: The nation's only monthly periodical devoted to school reform, now reaching the entire private school market—parochial as well as secular schools.

Environment News

heartland.org/environment/whatis.htm

Environment News: Devoted to bringing sound science and free-market perspectives to the public debate over a wide range of environment issues.

Intellectual Ammunition

heartland.org/ia.html

Get the full text of Heartland's bimonthly public policy magazine, ***Intellectual Ammunition***, offering original columns by experts at the country's leading think tanks.

Gateway to Think Tanks

heartland.org/contacts.htm

Stop at Heartland's **Gateway to Think Tanks** for addresses and hot links to over 200 groups dedicated to reducing the size and cost of government.

Experts

heartland.org/experts/index.htm

Heartland's **Experts** feature links you to the country's leading public policy experts. Search for an expert by state or by area of expertise.

Heartlander

heartland.org/hlander.htm

The Heartlander: Heartland's membership newsletter includes a thought-provoking cover essay from Heartland President Joseph L. Bast and regular updates on new publications, events, and achievements.

Policy Studies

heartland.org/studies/policy.html

Concise summaries of ***Heartland Policy Studies*** with links to the full text of the studies and their executive summaries.

Sports Stadium Madness

heartland.org/studies/sports/index.html

Sports Stadium Madness: A complete collection of *Heartland Policy Studies* and *Perspectives* challenging government subsidies to sports teams and their stadiums, plus links to grassroots organizations, think tanks and academic organizations, and news stories.

www.heartland.org

The Heartland Institute
19 South LaSalle, Suite 903
Chicago, Illinois 60603

This is your **PolicyFax** account number!

Non-profit organization
U.S. POSTAGE
PAID
CHICAGO, ILL.
Permit No. 4826

LICENSED TO UNZ.ORG
ELECTRONIC REPRODUCTION PROHIBITED